

STEWARDSHIP STUDIES

A TEXT-BOOK FOR
GROUP, CLASS, OR
PERSONAL STUDY



Published by
THE DEPARTMENT OF FINANCE

Wesley Buildings, 299 Queen Street West
TORONTO

The EDITH *and* LORNE PIERCE
COLLECTION *of* CANADIANA



Queen's University at Kingston

St. Lawrence Church
Y. P. League

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STEWARDSHIP PRINCIPLES

Principles of Christian Stewardship adopted by the Stewardship Committee of the General Conference, and approved by the Annual Conferences.

1. "God our Maker and Heavenly Father is the Sovereign Owner of all things, which in His love He has entrusted to us as Stewards."

2. "This Stewardship includes personality, powers and possessions."

3. "Biblical and Extra-Biblical History recognizes the setting apart of the tenth of one's income as an acknowledgement of God's rights and our obligations to Him."

4. "Under the Christian Dispensation every Christian should, if possible, consecrate at least that proportion of his income to the service of God. Many Christians should, however, give a larger proportion."

5. "All should decide upon a definite proportion, under the guidance of the Spirit of God and prompted by complete consecration of life and possessions to His service."

METHODIST LEAGUE OF CHRISTIAN STEWARDS

PLEDGE

"The Tithe—not a standard but a starting point."

"In loving loyalty to my Lord, acknowledging His ownership of all I possess, I pledge myself to pay each year at least the tenth of my income for the purpose of maintaining and extending the Kingdom of God."

Name

Address

Occupation

Denomination

A MEMBERSHIP CERTIFICATE WILL BE SENT ON RECEIPT OF ENROLMENT

FOREWORD

The war called us to a sacrificial expression of loyalty—loyalty to Country, Empire and the highest ideals of our civilization.

The call now to Christian Stewardship will test and develop our loyalty to Christ and His Kingdom.

It includes in its highest form of partnership the consecrated use of "personality, powers and possessions." The path of duty and privilege must be made plain to all and to promote clearer knowledge and more practical observance of stewardship, we issue these studies in the hope that many more may be led to work and pray for that "revival in the realm of Christian Stewardship" which, in the opinion of many, "will bring every other blessing needed in the Church of Christ."

The individual must first be interested, instructed and enlisted, then group study, Church and community education and enrolment will follow.

In the concluding study, No. 12, some suggestions are given for education and organization. The Reviews appended should not only fix in the memory and life the truths taught, but also lead out on lines of independent study. The studies are only outlines to be completed by personal inquiry and practice.

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"The money power, which is one of the most operative and grandest of all, is only beginning to be Christianized. What we are waiting for is the consecration of the vast money power of the world to the work and cause and Kingdom of Jesus Christ; for that day when it comes will be the morning, so to speak, of the new creation. That tidal wave in the money power can as little be resisted, when God brings it, as the tides of the sea; and, like these, also, it will flow across the world in a day."—Horace Bushnell.

"I believe that the diffusion of the principle and practice of systematic beneficence will prove the moral specific of our age."—Gladstone.

"The spirit of goodwill among men rests on spiritual forces, the hope of a brotherhood of humanity reposes on the deeper spiritual fact of the Fatherhood of God—these spiritual forces are the one hope for a permanent foundation of world peace."—Lloyd George.

"If the whole Church cannot be roused to practise Christian Stewardship, the world cannot be saved."—Wilson.

I.

NEED OF CHRISTIAN STEWARDSHIP

Lesson Text—Matt. 12: 50; Acts 17: 26; Luke 2: 14; Luke 12: 15; Eccl. 2: 1; Judges 17: 6; Deut. 12: 25; Matt. 28: 19, 20; John 17: 20, 21.

The old world is gone and a new world is coming. We are at the end and the beginning of an age. "Humanity has once more struck its tents and is again on the march." "Who are to be its guides, and whither is it going?" The One who went the way of the cross and the open tomb is the only safe guide. The eternal sacrifice of Christ and the pouring out of human blood and treasure both call for world regeneration with swifter progress.

The challenge comes to Christianity to realize its mission in the spirit of heroic adventure. "The King's business requires haste," but still more, there is required a universal sense of Christian Stewardship in men and nations. This great need is seen in certain striking ways.

I. WORLD PROBLEMS.

(a) **The establishment of a safe democracy.** Autocracy, civil or social, cannot live in the atmosphere created by Christ's teaching as to the brotherhood of men. Democracy has been defined as the right of those who submit to authority to have a part in their own government, and it can only be safe when it is based on the universal dominion of right by the concert of a free

people, and this can only be secured by the Christian spirit and ideals of service.

It is "Christ or Chaos,"—"Brotherhood or Bolshevism."

(b) **The perfecting of the League of Nations.** It is a hopeful experiment in Christian internationalism and gives promise of becoming a permanent expression of human brotherhood and the nearest approach to the "parliament of man." The organized body must have a soul, and it can only succeed as it is guided by Christian principles and governed by the spirit of brotherhood and stewardship. Its chief concern must be not only keeping peace, but spreading good will, developing higher standards of life, physically, socially and morally, maintaining trade relations on lines of service, and bringing the whole world into a real sense of neighborliness and brotherhood.

(c) **The settlement of world disorder and unrest.** These can only be settled in one way. Sir Philip Gibbs has said the world needs most of all "peace of mind." The "devastated areas" in the souls of men must be restored and this "peace of mind" must be established.

- (1) We must take pleasure in the things that do not cost money and life. (Make a list of them).
- (2) We must conquer the cruel and greedy spirit of to-day which puts a new strife for the old.
- (3) We must face life with courage and hope as men faced death in war.
- (4) We must have faith in the spiritual destiny of man and in some power of goodness to which we owe allegiance.

Some suggest **economic remedies** as the only cure for world disorder. We must work and save, not merely that we may have the more to spend but mainly to replace the waste and to meet the needs of starving and

growing nations. We must get to give and serve, but this is not the chief remedy.

Some say **education** will cure the world's ills. It may help the mind and body, but the souls of men will still go wrong. The most indispensable remedies are spiritual. The soul of the world is sick and what is most needed is a **new spirit in man**. The manifesto of our Empire premiers stated that neither "education, science, diplomacy nor commercial prosperity are the foundations for the ordered development of the world's life." "The spirit of good-will among men rests on spiritual forces; the hope of a brotherhood of humanity reposes on the deeper spiritual fact of the 'Fatherhood of God'—these spiritual forces are the one hope for a permanent foundation for world peace."

The "new spirit in man" and the "spirit of good-will" can only spring from the **spirit and teaching of Christ**.

These world problems call for a **Stewardship of Nations**.

2. THE WORLD PERILS.

Men seem most concerned about the new international perils growing out of the war—such as the peril of power, Prussianizing of the nations and general reaction. The old perils are still with us and are our greatest menace, whether in nations or individuals.

(a) **Materialism**. This is the subtle temptation of the prosperous. It is the creeping paralysis of selfishness, resulting in the gradual death of the soul. It shows itself in the industrial and business world, helping to create and develop the struggle between Capital and Labor, and to furnish motive and occasion for profiteering. It fosters in all classes that dangerous disease of covetousness—the king-sin of to-day. Money-getting

without stewardship means dwarfing of the noblest and best in us. "Riches make a man think he is growing bigger, when all the time he is growing less. He estimates his size by the inlet of income and not by the outlet of beneficence." The danger lies in the idolatry of wealth and in the fact that the desire to give is not developed equally with the desire to get.

The Scriptures classify covetousness with dishonesty, idolatry and adultery—it is more terrible than drunkenness. See Ex. 20: 17; 1 Cor. 6: 9-10; 1 Tim. 6: 9-10; Eph. 5: 5. It results in separation from God, which means spiritual death, and is the greatest barrier to the coming of the Kingdom. Its only cure is the constant acknowledgement that Christ and not mammon is King, and the dedication of life and possessions to Him.

(b) **Craze for Pleasure.** This is due partly to the reaction from the strain of war and partly to the natural craving for recreation. Amusements, harmless in themselves, become dangerous to our whole life when they unfit us for our life work, cause selfish wastefulness and lower our moral standards and ideals. We must not forget, even in our pleasures, our obligations to God, others and our noblest self. The diversion of money, time and human energy from the nobler purposes of life seriously hinders the progress of Christ's Kingdom. It is a most helpful exercise to make often a careful survey of the proportionate time, money and energy spent in recreation and toil and the relation of all to life's great purpose. The stewardship of life and everything will give us a broad, sane view of life's pleasures and their uses.

(c) **The Lowering of Moral Standards.** The neglect of God's worship and Word, the exaltation of materialism, the subservience to social custom, the enervating extravagance of social life and recreation and the forgetting of the one supreme standard of right—all these are lowering the moral standards of many people. Ample evidence

is furnished in the lessening of home restraints, the prevalence of divorce, the practice of the drug habit, the waste and injury of needless and extravagant smoking by both men and women, the increase of gambling and the weakening of conscience. We must test all life and action by Divine and not human standards, developing a robust righteousness.

For all this we need a **stewardship of conscience.**

3. WORLD OPPORTUNITIES.

(a) **Times of transition.** Many nations are now in the making geographically, socially, and morally. They should be built and developed after Christian ideals. Many are anxiously asking such questions as: Will Japan develop according to Prussian or British ideals in internal life and influence upon Eastern nations? What will be the national character and influence of changing China and the nations recently cut out of the map of Europe?

(b) **Wide open doors.** The prayers for "open doors" have been answered geographically. There are no closed doors or "hermit nations." By means of close communication, race intermingling, and press information, the whole world is now a neighborhood waiting to be made a brotherhood. The chief difficulties are not national prohibitions against the entry of Christianity, but suspicion, prejudice, custom, bigotry, etc. Even these are giving way, and the non-Christian religions are losing their power locally. The power of Mohammedanism, Buddhism, and other religions, is weakening everywhere. The question now is not when will the closed doors open, but will all these open doors remain open long if we do not enter and occupy?

(c) **Missions and the New World Order.** The one ultimate and essential means of realizing the purpose of God in the world is to be found in the mission and

the message of Jesus Christ. He is the one Hope of humanity in our own and every age. Now and always the Christian gospel is the message for the times. "In the beginning God created. . . . In the fulness of times He sent forth His son." "Go ye . . . unto every creature, and lo! I am with you all the days." It is "the first work of the whole Church to give the Gospel to the whole world."

Dr. Robert Speer says: "The need of achieving the things we fought for is here to-day all over the world. The missionary enterprise is the honest effort to achieve them." Israel Zangwill, the noted Jewish author, has declared that "For a new world order there must be a burning missionary faith, an apostleship ready for all sacrifice." Henry Morgenthau, another Jew, has borne witness to the work of the Christian missionary as the one hopeful element in the life of Turkey and the Near East. Lord Robert Cecil has given warning that "if we depend for peace on the League of Nations alone, we are living in a fool's paradise, since the only final solution is in the principles of Christ."

The need of the non-Christian nations was never so great as now. To realize this need we have but to study their terrible conditions of poverty, disease, famine, ignorance, social oppression and disregard for childhood and womanhood. Greater still is the **moral need**, evidenced in the lack of true standards of life, knowledge of God, the pardon of sin, the power to make men good, and true brotherhood. All these needs and more can be met only by the Gospel message of Christ's life, teaching and salvation.

That Christianity alone can save the world order is specially evident now in certain conditions and needs of international life.

1. **A strong nationalism.** The weak nations which endanger world peace to-day are weak because of the

lack of moral character in their people. There is no other solid basis for national life. China has floundered through ten years of failure to establish a republic, because sufficient leaders of sound moral character are not available. Turkey is a warning example to the world. The answer is in Christianity. "Other foundation can no man lay than . . . Jesus Christ."

2. International peace. This must be based on (1) Understanding, and (2) Righteousness. Viscount Chinda, of Japan, has said: "The Christian missionaries to Japan contributed to the building of an unseen bridge between East and West." Even in Canada missionary education and appeal have probably contributed more to a sympathetic understanding of foreign nations and of foreigners in our own land than all other elements combined.

3. Active co-operation in World Service. In the name and for the sake of a common humanity, the League of Nations and the International Red Cross propose to fight typhus, famine, plague and social evils on a world scale. The greatest co-operative enterprise for world service ever known is the modern missionary movement.

4. A world-wide social order, based on brotherhood. Brotherhood must mean more than equality of men. It involves equality of the sexes; and where, outside the circle of Christian influence, is there hope for woman to attain her rightful place in the world? Brotherhood must supersede and submerge racial differences and distinctions. Nowhere has this been realized, or attempted, or even believed in, outside of Christ. "In Christ is neither Jew nor Greek, barbarian, Scythian, bond nor free." The only hope of world brotherhood is in a common fellowship with Jesus Christ.

To realize a new world order men need first **faith in its possibility.** This can come only from faith in God and belief in the ultimate possibilities of humanity under the influence of divine grace. The second great need

is an **objective definite enough to be understood and noble enough to make a great appeal.** Such an objective Christ alone has set before men in His vision of **the Kingdom of God.** Most urgent and continuous of all is the need for a **dynamic powerful enough** to overcome the discrepancy between men's attainments and their highest ideals—a discrepancy never more apparent nor more paralyzing than at the present day. **This dynamic is Christ,** "the power of God and the wisdom of God." Personal loyalty to a personal Leader who is all powerful alone will enable men to overcome the world. Expressed in terms of prayer, personal service and possessions, we have here the relation of the Christian Steward to Missions as the one great means of establishing a new world order which shall conform to the constitution of the Kingdom of God. The call of Christ and the world is more urgent and important than ever; what will be the answer of His followers?

Shall the soldiers of Christ be less willing to "endure hardness," make joyous sacrifice and give up life itself for the enthronement of the only King worthy of universal dominion, than were the soldiers of all warring lands to gain an earthly victory? Shall we allow the commerce of the civilized nations to be more eager and effective in exploiting for purposes of profit the non-Christian nations than we are to give them the Gospel of Christ which is the greatest fundamental of true prosperity? The world war, in which Christian ideals triumphed, calls for a truer expression of Christianity and world peace demands world evangelization.

The international contacts of diplomacy, commerce and education will not wait for slow-footed Christianity, and if we do not hasten they will be established without Christian ideals and inspiration.

There are sufficient resources of men and money and

all the resources of God are at our disposal. The call is for the mobilization and tactful placing of all the Christian forces to render the most heroic and effective service for Christ's Kingdom. **The greatest need is that all Christians realize the full meaning of Stewardship of life and "all things" for God.** Probably one-half of Christendom now makes no offering for missions. Surely such a Christianity is self-centred and not Christ-centred, and is both an anomaly and an anachronism.

If it be true, as some one has said, that "the time locks of God are set for the twentieth century," then the only thing that hinders God's plans is the slowness of men to realize what is meant by the Stewardship of life, prayers, possessions and the souls of men.

We are not called to publish the Gospel merely for a witness, to save a chosen few from the wreck, when the Gospel age ends in failure and the crisis of a material kingdom comes. Christ's parables of the Kingdom look forward to the leavening and saving the whole world. He lived and died for all, and He commissioned His disciples to make disciples of all nations, which can only be accomplished by preaching, teaching and incarnating His Gospel till all become His disciples and the Christian spirit is embodied in all the forces, institutions and relations of world life.

Whether we can accomplish this task in "this generation" or not, it is the only generation in which we can do our part to save the world.

(d) **Church co-operation.** The urgency of world need, the emphasis on the essentials of Christianity, the dominant idea of the Kingdom, and the spread of Christ's spirit in love and charity are drawing all the Churches together.

Study the growing tendencies toward co-operation in the Inter-Church Forward Movement, the Lambeth

resolutions, the various Union movements and the growing co-operation in Social Service. These great world opportunities call for a **Stewardship of the Gospel**.

Christianity alone can furnish the **ideals** and **dynamic** to solve these problems, overcome these perils and meet these opportunities of the world to-day. This will be done only as men everywhere come into partnership with God and guide their lives by the principles of Christian Stewardship. This applies to the life of nations, communities and individuals. We should test them in the life history of **our own nation**. History tells us the story of gradual and swift decay in those nations that forget God and their duty to others. Only those ideals and institutions that are strengthened with the principles and spirit of Christianity will endure. The pioneers of this great land were intensely religious, and their strength of character grew out of their faith in God, His government and His Word. Our liberty, just laws and righteous regard for duties as well as rights have been learned and nourished by the family altar, church worship and reverent study of God's Word. These are the great universities of ideals that uplift and strengthen our best civilization as well as inspire and nourish the kindly charities of life. If we would be true to the noble heritage of our fathers, create really great Canadian citizens and make Canada the land of hope for the coming millions, we must recognize our stewardship of all things to God, humanity and the future.

Study carefully these problems, perils and opportunities and see how they exist in the smaller circles of community and individual life and how the same spirit and method of meeting them applies to the smaller as well as to the larger circles.

Stewardship and **service** are the Christian keynotes of world and personal progress. Let us, therefore, study step by step the principles of Christian Stewardship till

their practice becomes universal. Principles and pledge are printed on pages 2 and 3.

The main purpose of these studies is to help all who use them to study, start and steadily practise them.

REVIEW.

1. What evidences are there of change in the conditions of life?
2. What are the world problems and the best solution of each?
3. Are the greatest perils new or old, and why?
4. What are the world perils and how can they be overcome.
5. What are the world opportunities and how can they be met?
6. What is our personal relation to these world problems, perils and opportunities?
7. What are the principles and pledge of Christian Stewardship adopted by the General Conference Committee?

“ Everything which one possesses is either a bestowment having its source outside the recipient, or it is an achievement through the use of forces or material which the user did not originate. However large personal investment, nothing which anyone has is his own independent creation. Whatever his possessions or accumulations, no man has originated a new force, or created a new element.”—John F. Goucher.

“ Back of the loaf is the snowy flour,
And back of the flour the mill;
And back of the mill are the wheat and the shower,
And the sun and the Father's will.”

—Selected.

II.

GOD'S OWNERSHIP

Lesson Text—Gen. 1. Psa. 24: 1; 95: 1-9.

The duties of Stewardship are based on the great principle of God's absolute ownership. God's sovereignty and man's stewardship are complementary truths. "He does not appeal to His stewards for service or money merely on the ground of need on His part or a sense of gratitude on the part of the steward. He demands it as His right, and in addition appeals to us on the ground of grace and gratitude."

I. CREATION CLAIM.

God's claim is first of all based on **Creation and Providence**. We must get back to "the beginning" and study Creation's story in the Bible as well as in science. An Almighty God is needed to explain a creation which shows forth such wonderful wisdom and marvellous design in creating, developing and caring for all things. The Hebrew conception of a "personal creator" is the only sensible and sufficient one. He made the heavens and earth not merely as an exhibition of power and skill, but as a home for man, filling it with all things necessary for life and comfort. We must keep alive this idea of a personal Creator and not substitute for it the pagan idea of an impersonal "force" or "law."

The particulars of God's creation claim are clearly set forth in the Bible.

(a) **The heavens and the earth are His.** "In the beginning God created the heaven and the earth." Gen. 1: 1.

"And Abram said to the King of Sodom, I have lifted up mine hand unto the Lord, the most high God, the Possessor of heaven and earth." Gen. 14: 22.

"The earth is the Lord's and the fulness thereof." Psa. 24: 1.

(b) **The Land is His.** "The land shall not be sold for ever; for the land is mine; for ye are strangers and sojourners with me." Lev. 25: 23.

The land was only loaned to His people in Canaan. Study their laws as to Jubilee Year and private ownership. All land is His primarily. He created, prepared and stored up in it fruitfulness. He sends His sunshine and rain. He has never passed over the absolute title to any man, king or corporation. We are at best but tenants and should recognize in spirit and act His ownership.

(c) **The Silver and Gold are His.** "The silver is mine and the gold is mine, saith the Lord of Hosts." Hag. 2: 8.

This claim covers all the treasures in His storehouse in their natural state and in their manufactured condition. How many forget this, or in their use and abuse of these natural resources bring peril and ruin to themselves and others by ignoring this great truth.

(d) **All time belongs to Him.** He set apart and sanctified the seventh day. See Ex. 20: 8-11.

The other six days belong to God too, and are to be used for His glory. The Sabbath is a special recognition of God's claim to all time.

(e) **Every living creature is His.** "For every beast of the forest is mine and the cattle upon a thousand hills. I know all the fowls of the mountains; and the wild beasts of the field are mine. If I were hungry I would not tell thee for the world is mine." Psa. 50: 10-12.

They are His, placed where they are for the legitimate use of man as His steward. God created and placed man in Eden as His representative to keep it and rule over

the beasts in His name. This rule is extended through all ages and countries, but men have often forgotten their responsibility to God as Israel did. (See Deut. 8: 11-18.)

(f) **All souls are His.** "Behold all souls are mine, as the soul of the father, so also the soul of the son is mine." Ezek. 18: 4.

He is the Creator and Father of our spirits and expects from us the faithfulness and love of sons as well as stewards.

(g) **The power to get wealth is from Him.** "And thou say in thine heart, my power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God; for it is He that giveth the power to get wealth." Deut. 8: 17-18.

2. PROVIDENCE CLAIM.

God gives us constantly His provident care. "Who redeemeth thy life from destruction; who crowneth thee with lovingkindness and tender mercies; who satisfieth thy mouth with good things." Psa. 103: 4-5.

Read the whole Psalm, the shepherd psalms and many other passages that describe His Fatherly care.

3. CHRIST'S CLAIM.

Christ came to do His Father's will and to minister unto all who needed His help. "He went about doing good." His parables are based upon the idea of God's ownership and our stewardship. He calls for faithfulness and unmeasured devotion. We should follow closely in His footsteps doing His Work in His spirit. He said, "I have given you an example." No true man, certainly no Christian man, may say, "I can do as I please with myself and my possessions." All should remember—"One is your Master, even Christ." After

the redeeming death of Christ, the apostles pressed frequently upon all His followers His stronger, tenderer claim upon them, "Ye are not your own for ye are bought with a price; therefore glorify God in your body and in your spirit which are God's." 1 Cor. 6: 21, 20.

Every man, made in God's image, receiving the many gifts of Providence and included in the redemption of Christ, should honestly recognize and definitely acknowledge this claim of God upon him.

Many men who believe sentimentally in these truths find it hard to acknowledge and live according to these great claims. A minister preached a faithful sermon on God's ownership of all things. He was invited to take dinner with a very rich man. Afterwards he was shown over his large estate, and the rich man asked: "Does this belong to me?" The minister replied, "Ask me that question a hundred years from now."

During the world war the people of the warring countries were awakened to the fact that they owed their lives and property to their governments. It should be an easier step now for all Christians to realize that all they have and are belong to Christ and are held to be used in trust for the purposes of the Kingdom.

State action has been forcing upon its citizens the idea that possessions are only a trust. This story illustrates the principle—A government agent, looking for seed corn found a good supply in possession of a farmer. Without revealing his identity, he asked "What are you going to do with your corn?" "I am going to feed it to my stock," replied the farmer. The agent said, "Hundreds of men are wanting corn to plant, and the Government will give you \$4.75 a bushel for it." "I don't care what the Government will do," continued the farmer, "it is my own corn and I'll do what I please with my own." The Government agent, revealing his identity, said: "Your corn doesn't belong to you at all. It belongs to the Government from this moment."

The emergency of war has demonstrated practically what was true in peace. Men are feeling the force and application of this idea of state and Divine ownership. Some men are compelled to give up by force of law more of their income than they are allowed to use for themselves. When will our Christian profession and practice lead us voluntarily to recognize God's ownership in the same proportionate way? It is a very strange thing that honesty with one's creditors and even with the State is easier and more frequent than honesty with God. It is vital to the best character development to make a loving and practical acknowledgment of God's ownership. The men who have made the noblest contribution to the progress of the world have accepted and acted upon this as the dominant principle of their lives. Livingstone, missionary, explorer and hero, may be taken as a noble example when he said: "My Jesus, my King, my Life, my All: I again dedicate my whole being to Thee. I will place no value on anything I have or possess except in relation to the Kingdom. If anything I have will advance the interests of that Kingdom, it shall be given away or kept, only as by giving or keeping it I promote the glory of Him to whom I owe all my hopes in time and eternity."

REVIEW.

1. What is the basis of Stewardship, and what proof can you give?
2. What are the Pagan and Hebrew ideas of the Creator?
3. State God's claim to the land and give proof.
4. Sum up the whole argument from Creation and Providence for God's claim on us.
5. State the Redemption claim.
6. Why is it hard for men to acknowledge God's ownership?
7. What war experiences make it seem more reasonable?
8. Give proof that the men who acknowledge God's ownership have done the most good in the world.

"This precept descended from heaven—'Know thyself.'"—Juvenal.

"By personality we mean self-knowledge and self-control."—Bowne.

"Your best gift to the world is the gift of yourself."

"The recognition of self in relation to God will issue in the recognition of self in relation to man."—Morgan.

"Love took up the harp of life
And smote on all the chords with might;
Smote the chord of self, that trembling
Passed in music out of sight."

—Tennyson.

III.

PERSONALITY

Lesson Text—1 Cor. 6: 19; 9: 27. Mark 8: 34-38. 1 Cor. 2: 11-16.
Rom. 6: 13. 2 Cor. 10: 5. Phil. 4: 7.

Before we can make much progress in knowing God or duty, we must obey the advice of the old Greek oracle—"Know thyself."

Personality is the substance or summary of a man's qualities—his essential character—his individuality. This personality then is God's greatest gift, His most sacred trust to man.

There are two chief factors in self-conscious personality, first the knowledge "I am myself" through all varied experiences; second, "I will," i.e., freedom to do what one can and must. This **self-knowledge** is the first step to self-mastery and the noblest development and stewardship of personality.

We must know all we can about **our body**. It is included in the triple partnership—body, soul and spirit. It is the medium of contact with the external world and maintains through this life a most intimate association with "the inner self." It is given to us by God as the temple both of the human and of the Divine spirit. We should know all the laws of its life and the right functioning of its organs. It should be cared for, used and revered as a wonderful piece of God's workmanship. He not only made but sustains it, and has rendered it peculiarly sacred by the fact that "God in Christ" dwelt in a human body.

The mind is sometimes called the "measure of the man." It is separated in thought by philosophers into—intellect, feelings and will.

The intellect has varied powers such as—perception, memory, imagination, conception, judgment and reason.

The feelings have many forms of expression—fear, anger, hate, sorrow, joy, love, etc.

The will is the self-determining power of the mind, acting under the influence of ideas and emotions, making definite choice of a course of action. Repeated acts develop into habits, these form character and character determines destiny.

We can readily see the wonderful **possibilities of personality**. These lie in its present and eternal worth shown by the words of Jesus in Mark 8: 34-38, which set forth a man's value at birth or any stage of his growth as of greater value than the whole world. There is nothing so valuable to a man or the world about him as his personality. It is the greatest contribution anyone can make to the world's good.

We are responsible to God for the mastery of self and the making of personality. How shall we gain first of all this mastery? "Self-reverence, self-knowledge, self-control—these three alone lead life to sovereign power." So says Tennyson. But the whole question is how to gain this self-control. It is the gaining of the greatest victory on the greatest battlefield of life for "He that ruleth his spirit is greater than he that taketh a city." It does not mean the repression or destruction of the normal powers of body, mind or spirit. We can only find the true use of these in the three relations to self, God and the world, through the control of all these powers so that they serve their purposes in harmonious and happy activity. God made us to have dominion over self and the world which can only be wisely exercised by maintaining mastery of ourselves in right relation to Him. In the struggle for such mastery there comes defeat as well as victory, and this victory cannot be regular and complete till we realize that we are made in God's like-

ness for His purposes and yield ourselves to Him. Personality must lose itself for love's sake and find its true master—Jesus Christ. He is our ideal man and becomes our life leader when we follow Him in self-conquest.

Following Christ we shall be able to keep our bodies pure and sound; our minds clear, alert and loyal to truth; our hearts pure in motive and love; our spirits right, strong, gentle and unselfish. He will lead us to take the steps up to God's restored likeness and regained power over self and the world by the path of forgiveness, imitation, communion and partnership.

Man can only be a king over himself and his realm of life as he becomes God's vice-gerent. He must become a spirit great enough to control a clever mind and well-trained body.

Here is where the **stewardship of personality** begins, and this is the stepping stone to all forms of stewardship. God gave us life and the world in which we live. He made and sustains all. These are a constant gift from Him. Added to this is "the unspeakable gift" of Christ and His life, teaching, spirit and sacrifice on the cross. Here is the deepest motive for Christian stewardship and the strongest claim upon our personal life. Life is to be lived, talents are to be invested, service to be rendered, all in the light and inspiration of the cross.

How, then, shall the stewardship of our personality be expressed?

The Body. We must strive for the healthiest development of the physical by observing the laws of life and using healthful food and exercise. Like Paul, we must "buffet" our body to "keep it under." We must allow no defilement or misuse of it. Its sacredness and God's ownership must never be forgotten. We must yield all our members as "instruments of righteousness unto God," and thus make it a fit temple of the spirit and a suitable vehicle for the expression of mind and soul. ✓

The Mind. No mental activity is possible without His creative and sustaining power. Our thoughts often come from Him and should all belong to Him. They should be kept clean, honest and reverent. We should follow Paul's example in "bringing into captivity every thought to the obedience of Christ." 2 Cor. 10: 25.

Read the list of great subjects of thought he gives in Phil. 4: 8 and "think on these things."

"Take my intellect and use
Every power as Thou shalt choose."

The Emotions. It is hard to realize that these can come under control and be used in the stewardship of our whole personality. God has given us the capacity to feel and constantly appeals for our love. Right thoughts make right feelings and the choice of will has much to do with the thinking of thoughts and the stirring of feelings. Christ's coming into our life can cleanse and make healthy and holy our whole emotional life.

Under His leadership we must refuse to give obedience to an unworthy emotion, and so follow the flag of loyalty to Him that our heart life shall be pure, balanced and noble.

"Take my heart, it is Thine own,
It shall be Thy royal throne."

The Will. It is hardest of all to realize the stewardship of our wills. This is the very centre of personality—the citadel of the "town of Mansoul." It is hard to make the complete surrender and we cannot do it till we see the weakening slavery of sin and realize that true liberty and the best self-expression are found in surrender to our Creator and Lord, saying to Him—

"Our wills are ours, we know not how,
Our wills are ours to make them Thine."

The noblest purpose of life—the freest action of our wills—is found when we make life a constant endeavor to do God's will and fulfil His purposes.

“Take my will and make it Thine,
It shall be no longer mine.”

Acts and Habits. Every act is done because we have the power given us of God and exercised freely by ourselves. We soon discover that some acts break down and others build up our manhood. Conduct creates character. We are personally responsible for our acts and they develop into habits and form character. We must give account of our stewardship to God in all these serious matters. God by creation, continued co-operation and redemption presses His claim upon our stewardship of personality in action. We should make all our acts an expression of His purposes as we work together with Him in the regeneration of society and the winning of the world for Christ.

Stewards and Sons. God wants the glad service of sons in the highest form of stewardship. God owns us because He created us, sustains our lives and has redeemed us from all evil. He claims as His right our faithful service as stewards, but wants this inspired by the feelings of a son to a father. He longs to have our stewardship glorified by the spontaneity and eagerness of a great love.

REVIEW.

1. What is Personality?
2. What is the relation of the body to personality?
3. Describe the different parts of the mind.
4. What is the worth and power of personality?
5. How is self-mastery obtained?
6. What does the Stewardship of Personality mean as to body, intellect, emotions, will, acts and habits?
7. What is the relation of human to Divine Personality?

"The goal of God is found in man. There is the clue to the meaning of this world."

"God's goal in man is not reached in creation. In **Jesus of Nazareth we see the man that is to be.**"

"The method and goal of God in man is **social**—as seen in the home, Church, industry and the State."

"The purpose of God is to **redeem all of human life in all its relations.** Home, Church, industry, the State and the world must be made Christian."—Rall.

IV.

POWERS

Lesson Text—Acts 9: 6; Matt. 6: 33; Ex. 20: 8-11; Eph. 5: 16;
1 Cor. 7: 20; 1 Cor. 10: 31; Matt. 6: 9; 1 Thess. 5:
17; 1 Cor. 3: 9.

X The stewardship of "Powers" means the employment of all the faculties and capacities of personality in the opportunities of daily life, for the service of God and man. No better description of how this can be done has been given than in the words of Harris Franklin Rall:—

"**The New Emphasis.** The Church has come back at last to the emphasis of Jesus—the Kingdom of God. Christianity does not mean "saving" a few folk for another world, or gathering a few people for fellowship and worship, or "keeping up the Church." It means a new world here and now, where the will of God shall be done for the good of men in home and business and State and among the nations. Paganism in industry, paganism in politics, the paganism of militarism and oppression among the nations, must all be done away. Men are to see in Jesus Christ not simply the Saviour from sin, but the Lord, whose spirit must rule all life. That was the goal of Jesus. That is the vision which is stirring men's hearts. It lies back of missions and social service. It has made men think that poverty could be banished, that justice could be established in industry. In the midst of history's most terrible war, it has fired men's hearts with the conviction that they were fighting, not for wealth or territory, but for a new world order of righteousness and peace. The Kingdom of God—that is the end of the Church, that is the meaning of Christ's coming, that is the goal of the ages. And to that end every Christian, as Christian, is pledged with life and substance.

X **"Life Means Stewardship.** But the new vision of the world means a new vision of life. The Christian life means more than going to church and keeping the commandments and so getting to heaven because we have "been faithful." God is making a new world, and our life has meaning only as it is joined to His great purpose. Life is more than a probation ending in heaven or hell; it is a great opportunity and a great trust. God has made us working partners in His plans for a new world. We are not mere spectators, who simply hold out their hands to take good gifts. We are the friends who know what their Lord is doing. And we are those on whom He depends; He has no other plan but to work through us. That is life's solemn meaning, and its high glory. Life is a partnership, a trusteeship, in Jesus' word a stewardship.

"The Stewardship of Time. How this teaching of Jesus cuts into our shallow, selfish idea of life! How many sides it has, this thought of life as a great trust! Here is the stewardship of time; my time is a trust. Not one day in seven belongs to God, but all days. It is just as necessary to remember Monday and Tuesday as it is to "remember the Sabbath day." All days are holy because all life is holy. And life is holy because of the high ends to which it may be consecrated.

"A new day of unmeasured opportunity is dawning upon the Church. She cannot meet it unless she can command the time and thought of the strongest men in her ranks, just as the State commanded the leaders of science and business for war, the "dollar-a-year men" who left the highest salaried positions to serve their country freely in the Great War. Such men the Church is gaining in increasing numbers. A leading young business man of an eastern city told the writer that he was making his plans so that he might some day give half his time to distinctive Christian work. Another in that same city is giving

two-thirds of his time to such service. A third, the head of a large corporation, is not too busy to travel across the continent for a missionary convention, or to care year in and year out for a great Sunday school in a downtown district. And these men all give as a minimum a tenth to a fifth of their income.

"The Stewardship of Business. Business is here taken in the large sense of our occupation, whatever it is. There is the stewardship of business—not how we spend our money, but how we make it. This does not mean simply being honest or keeping within the law. The new world, or God's kingdom, is to be a world in which justice and love for men are to be found in the shop and on the street as they are in heaven. Is our business being done that way? That is a big part of Christian stewardship. It is the very first part. God wants to know how we make our money before He asks how we spend it. How we use our time in business comes first with Him before He asks how we use the remaining hours. We need social justice before we need gifts for charities or missions. Jesus is the silent partner in every Christian's business."

Radical regeneration is needed to change money making into something sacred. God owns the world's wealth, gives us the power to get it and calls for the help of talented men who can develop and organize these forces for the world's enrichment. He has a place in His plan for modern men like Abraham, David and Joseph of Arimathea.

Business, in addition to making profit by services rendered must under God find the way to greater efficiency in the production, greater justice in the distribution, and greater wisdom in the consumption of wealth. The world is waiting to see the complete Christianization of all business and the democratic brotherhood of rich and poor. It can only be brought about by complete partner-

ship with God in business. Already in many communities there are princely lives who are lavish with love and liberality. By their use of business and money they enthrone and crown Him "who was rich, yet for our sakes became poor that we, through His poverty, might be made rich." Only the Christ of Calvary can put the spirit of consecration into our business and industry, making whatever we do a calling of God.

✓ **Stewardship of Prayer.** Prayer is an instinct and a habit of humanity. It is not confined to the Christian world. Pagans and Mohammedans have known and practised its power. It only becomes Christian when we sit at the feet of the Great Master and say as the disciples did: "Lord, teach us to pray." He teaches us the many **uses of prayer**. He prayed as "His custom was" before the temptation, the calling of the twelve and the message of the mountain, the transfiguration and the agony of the garden and crucifixion. He lifted it above the plane of personal petition, exalting it into communion with God, learning His will and gathering strength to do it in a holy partnership. The form He taught His disciples and us when He said, "After this manner pray ye," reveals the stewardship of prayer. The three great petitions lead us in the pathway of partnership with Him in hallowing the name, establishing the Kingdom and doing the will of God. These are the things that test our prayers whether they are paganly selfish or used mainly for God's purposes.

Stewardship of prayer means that we use this great power as God directs us for our good and the good of the world. Jesus, our great Captain in the world struggle of right with wrong, asks His friends to use this power for the purposes of His Kingdom and to consecrate our desires, prayers and powers for their realization in all men.

If this idea of the stewardship of prayer got into the minds of our whole membership, untold power, human

and divine, would be developed. So many mean so little by their prayers that they deserve the reply given a luke-warm church official when he rebuked a swearing neighbor who replied, "I swear a little and you pray a little, and we don't either of us mean anything by it."

What a change if we made a business of praying like our Lord did and related it more closely to our lives and the purposes of the Kingdom! It would mean the "Practice of the Presence of God." We should have a daily programme of intercession, making out personal prayer lists, using our church calendar of prayer subjects, praying specifically for the world fields and the progress of the Kingdom. The whole Church should obey the counsel of Joseph Neesima, of Japan, to "advance on our knees."

X **Stewardship of Life Service.** Two things we must remember:—

1. We are not here to make money primarily, but to make a life and character.

2. We ought to find out what is God's life plan for us. The becoming a Christian means taking the attitude and action of a follower of Christ, waiting daily for His commands as to conduct and course of life. We will not be left long waiting for guidance. It will come to us through the Scriptures, Providence, our conscience and judgment, the counsels of others and the Holy Spirit.

Early in life the question comes to many children, "What am I here for?" Under proper parental guidance and the leading of "the inner light," the answer will come from us as it did from the divine child Jesus at twelve, "I must be about my Father's business."

At the beginning of his Christian life Paul asked, "Lord, what wilt Thou have me to do?" He kept following his Lord's leadership, walking in the way, preaching the Word, planting churches everywhere, enduring persecution, and at last winning the martyr's crown. He was

able to sum up his life in one short sentence, "To me to live is Christ."

Christ calls us to service for Him wherever we are. If we abide in "our calling" we must "seek first the Kingdom." There are some questions we should be able to ask and answer satisfactorily about our life-work—whatever it is. Did I drift into it or wisely choose it? Am I adapted to it, and can I make the most of myself in it? Did I choose it merely because I wanted some work, liked the job, or my employer? Is it of service to others or are there larger claims on my life? Does God approve of all my life plans and have they been made under His direction and blessing?

He is calling as never before for full-time volunteers to go on "active service" for Him as ministers, missionaries, deaconesses, social workers, teachers and community leaders. Do you hear the divine call and what is your answer? What is your ideal of Life? Is the idea of service dominant in your life? Have you studied the pattern life of Him who "went about doing good" and "came to bear witness to the truth," and to give His life for others whether living or dying? Do you know the great need of the world, and are you willing to invest your life where it will count the most in the accomplishment of God's plans and meeting the greatest need?

REVIEW.

1. What does the Stewardship of Powers mean?
2. Describe the effect of the new emphasis of Jesus on the Kingdom of God.
3. What does the stewardship of business mean?
4. How general is prayer in the world?
5. What is the difference between pagan and Christian prayer?
6. What did Christ teach us about prayer by example and words?
7. What is the main purpose of prayer?
8. What does the stewardship of life-service mean?
9. What is your life-plan, and how did you find out God's will for your life-service?

"I WILL PLACE

NO VALUE

UPON ANYTHING I HAVE OR POSSESS

EXCEPT

IN RELATION TO

THE KINGDOM OF CHRIST "

—*Livingstone*

"The ransom which releases also purchases; the Lord's freeman is the Lord's property. The liberty of the gospel is the silver side of the same shield whose side of gold is an unconditional vassalage to the liberating Lord. . . . To be a bondservant is terrible in the abstract; to be 'Jesus Christ's bondservant' is paradise in the concrete. Self-surrender taken alone is a plunge into a cold void; when it is surrendered to 'the Son of God who loved me, and gave himself for me,—(Gal. 2: 20)—it is the bright home-coming of the soul to the seat and sphere of life and power."—Bishop Moule.

Richard

V.

POSSESSIONS

Lesson Text—Matt. 17: 24-27; 22: 34-40; Luke 12: 13-31; 1 Cor. 3: 21-23; Luke 16: 10-12.

If God owns us and all things, then the question naturally rises, **what is property and what are our rights to it?**

Unless we admit this first principle of God's ownership our relation to property and others will be subject to uncertainty and disturbance. Read H. R. Calkin's treatment of this point in "A Man and His Money" in the opening chapter entitled "The Affair at the Creek":—

"The boys had gone to the pasture to drive up the cows for milking, but they were loitering now near the margin of Stony Creek, looking for tinted feldspar. Fred was just reaching for a gorgeous flesh-red crystal which lay sparkling in front of him when Will's dexterous fingers closed over the coveted prize.

"Fred flashed on him angrily. 'It's mine! You can't have it.'

"'Is that so?' mocked Will, depositing the crystal in his 'safety' pocket at the same time, for Will was eleven and Fred was only nine.

"'But I saw it first.' Fred's voice was quivering, and he could hardly keep back the tears.

"'Well, I got it first,' retorted Will, turning on his heel, 'and you knows as well as I do that "Findings is keepings"'; and then, as the faint sound of the horn reached the lads by the margin of the creek, 'You would better hurry along, for father will not like it if we are late to supper.'"

"While Will, sitting beside his brother, keeps his coat

tight-buttoned with true proprietary instinct, and while Fred extracts what comfort he can from hot muffins and fresh honey, we may as well begin without delay a serious study of 'The Affair at the Creek.' Here is the kernel of much that shall be written. If, within ten years from now, Will and Fred and some of their friends shall fairly understand the meaning of possession, these chapters will be immensely worth while.

"For, right here at the creek, our problem meets us, head on, before we can construct the least sort of introduction (after the manner of book writers) to show 'the difficulty of our subject,' and 'the need of a careful survey.' Here it is at one leap: Finding father's feldspar in father's farm, and, with no least reference to the rightful owner, appropriating it forthwith to the fortunes of father's boy, as against the fortunes of father's other boy (and that for the very complacent reason that eleven is stronger than nine!) and the familiar boy tragedy grotesquely silhouetted against the dazzling white virtue of 'pleasing father' by promptness at the supper table—the whole unhappy affair proclaims the ethics of property as it is recognized in the world at large, and as it is commonly accepted in our Christian civilization. From top to bottom it is a tissue of wrong, and, for the sake of Will and Fred and a thousand others of their generation, it ought to be shredded apart."

The answer to this question, "What is property?" has changed with the years. The older economists used to describe property as including land, houses, machinery, securities, etc. Gradually it came to mean the possession of things "for use" and then "for power." Individualism in property has overdone itself. Now we are learning that there are three partners in contributing value to property—God, the individual, and society.

God supplies life and the raw material. The individual contributes his time, talent and energy or their equiva-

lent in money. Society supplies the market—the demand—which is the final factor in determining value.

Honesty demands **recognition of God and co-operation in the use of property.** It will be a good exercise for brain, heart and life to take some piece of property and trace back the part that many people have played in producing it. Try it with a boy's penknife or girl's class pin. Go back to the store where it was bought, then to the factory where it was made, and back to the miner who dug up the raw material.

Suppose we stop for a while in the factory. What has God to do with it? Who provided the raw material? In the preparation of it for instance, a blast furnace requires 40,000 cubic feet of air a minute, which means 2,160 tons of air in a day. No amount of man-power alone could possibly supply this essential element, so God must come into partnership or the business could not continue for an hour. Besides this, and most precious of all, is the life of the workers. Take into account the "hands" (Abraham called his servants "souls"). Think of the many people who handle and shape the material before it comes to the temporary owner. The capital and management must not be forgotten in the part they play. Without the demand from many users the work of producers would be valueless for practical use.

Possession is not all of ownership. Other people besides the possessor of property have rights that should be recognized. Paul said, "I am debtor," I owe myself to others. We must get Paul's view of life and its relations. "To have is to owe, not to own."

How shall I pay these dues or debts? **To God, by reverent recognition of His supreme ownership, and practical partnership with Him in promoting His plans; to others by brotherhood and unselfish service such as Christ gave.**

As an instance of a practical working partnership with

God in the interest of fellow men, the following may be suggestive:

Elder Yuan, of China, and his wife had five daughters, when, at length, in answer to their prayer they were given a son, whom they named Tien Si, "Heaven's gift." Their gratitude was expressed in more zealous service for Christ and in yet more generous giving. At their own expense they opened Christian schools and helped worthy pupils through village school, high school, college, and theological seminary. They were as ministering angels to the poor. Once, when some of their neighbors were in special deep straits, the elder, not having ready money available, sent a pig to the market to be sold, and the need was relieved. When the war broke out, he opened a new line of business, including the manufacture of aniline dyes, which he called "The United with Heaven Business." It was to be conducted in partnership with the Lord, and the following principles were laid down as the basis:—

1. One tenth of all the profits to be devoted to extending the Kingdom of God.
2. The whole of Elder Yuan's share to be thus devoted.
3. No drinking or gambling to be permitted on the premises.
4. A gospel meeting to be held every evening.
5. No business to be done on the Sabbath.
6. Only earnest Christians to be employed.

The business prospered to such an extent as to excite the envy of the heathen round about.

We must learn the place and use of all things in our lives. Paul says, "All things are yours," but only when "Ye are Christ's and Christ is God's."

They are ours partly for **self-development**, but mainly for **use in the extension of the Kingdom of God**. We should have the closest consecrating contact with all things.

✓ The teaching of Jesus as to life is very practical and has to do with man's relations to material things. Nearly all the thirty-eight recorded parables relate to the things of daily life. Here are some examples:—

House building (Matt. 7: 24-27).

Mending clothing (Matt. 9: 16).

Sowing and reaping (Matt. 13: 3-8).

Leaven in dough (Matt. 13: 33).

A merchant buying (Matt. 13: 45, 46).

Net gathering fish (Matt. 13: 47).

Shepherd and Sheep (Matt. 18: 12).

Householder and labourers (Matt. 20: 1).

Growing fig trees (Matt. 24: 32).

Money lending (Luke 7: 41).

Unjust steward (Luke 16: 1).

Read the papers and magazines; listen to the talk of people everywhere, and you will find out how much they think and speak of the things of common life.

Like Jesus, we must learn the meaning and uses of these common objects; we must look beneath the surface and learn the lessons they may teach us. It would be a good practice to take the parables of Jesus and transform them into the language and circumstances of to-day. Mr. David McConaughy has given us this modern version of the Parable of the Unjust Steward: A certain man owned a section of wheat land in the West. He made a contract with a tenant to farm the land on shares, the farmer to receive a portion of the crop, which would provide for food and clothing, et cetera, for himself and his family, numbering nine in all, and a fair income besides. The proprietor, providing the land and necessary buildings, was to receive a certain part of the crop delivered at the elevator.

The soil was broken, the snow fell, the seed was sown, sun and rain and wind did their part, proprietor and

farmer waited, sleeping and waking, until at length the wheat, turned to golden yellow, was reaped and threshed and stored away in the granaries until the time to be marketed.

One morning the proprietor in his home in the East, received a night letter from a neighbor who acted as his agent, stating that the tenant was misappropriating part of the proprietor's portion of the crop, and asking a power of attorney enabling him to seize the grain and bring the tenant to account. Now that his contract is expiring, shall the owner renew it? Will he not rather say to the tenant: "If you have not been faithful in handling the owner's share of the crop, who will trust you to have a share for yourself any longer? You shall get out and no longer be my tenant."

The farmer, foreseeing that he could not renew his contract, set about making the best terms possible with those to whom he had sold the owner's grain, discounting the bill of one twenty-five per cent., and of another fifty per cent., thus winning their favor, so that they would take him in, when obliged to leave the section.

Now you are the tenant and God the owner of all that He allows you to have in trust for a time.

He provides food and raiment, and with that he expects you to be content, administering all the rest for the fulfilling of His purposes. He expects that you will recognize His ownership by presenting at regularly recurring intervals the fruits of the return on what He has entrusted to you. Are you meeting the conditions?

"If you have not been faithful in that which is another's, who will give you that which is your own?" Luke 16: 12.

Because money is so common an object and so constantly handled, its character-shaping value is likely to be overlooked.

Trace the successive stages of a man's relation to

money, or property of any kind, and the several qualities of character involved at each stage of the process of acquiring, spending, saving, giving, proportioning, and accounting for it.

Learn what a pivotal factor money and "all things" may be in determining character for weal or woe.

REVIEW.

1. Tell the story of "The Affair at the Creek."
2. What is property, and what three contribute value to it, and how?
3. How should we pay our debts to God and others?
4. What is our relation to "all things," and what is the teaching of Jesus as to it?
5. Give the modern version of the Parable of the Unjust Steward.
6. How does our treatment of money affect our characters?

"A faithful steward is required in honor to increase the possessions, for he is thus enlarging his Lord's estate. The cowardly steward who hid his master's talent was justly rebuked. God gave the earth into the hands of men, and said, 'Subdue it.' He commanded them to take possession of earth's mighty values and hold them in dominion. The sluggard and the dullard are exhorted to 'be wise.' Poverty is a calamity that came with sin. The godly man, under normal conditions, should expect to be prosperous. He has a right to be rich, as Abraham was rich, as that perfect servant of the Lord, Job, was rich. But he is not to be a rich fool withal. He is to know the meaning of wealth. Stewardship alone can defend a man against 'the deceitfulness of riches,' and curb the wickedness that would increase its possessions by evil devices."—H. R. Calkins.

"We hear a great deal these days along the line that when the Church gets right spiritually, there will be no trouble about the money. My experience clearly teaches me that when Christians get right with reference to money, there will be no question about the spirituality of the Church. Selfishness and devotion to Christian service will never be found in the same life. There is no room for the prayer life in a heart filled with selfishness and no possibility of Christian growth without the prayer life."—E. M. Runyan.

E. B. Bishop

VI.

STEWARDSHIP

Lesson Text—Gen. 14: 18-20; Ex. 23: 19; Deut. 14: 22, 23, 28, 29; Num. 18: 21-24; Prov. 3: 9, 10; Matt. 23: 23; 1 Cor. 4: 2; 9: 17; 16: 2; 2 Cor. 9: 7; Luke 16: 1-13; Luke 19: 13-27; Acts 20: 35; Rom. 13: 7, 8; Matt. 10: 8; 1 Peter 4: 10.

HISTORY.

The history of stewardship began when God said, "let us make man in our image," and when God said to the newly-created "male and female," "Be fruitful and multiply and replenish the earth and subdue it and **have dominion.**"

Man became God's vicegerent, His authorized steward. His duty as such grows out of his relation to God and the world in which he is placed. There are some duties so inalienably right in the nature of things that they are not made more so by being commanded and recorded. This is one of them.

Worship was always considered a recognition of God's "worth-ship" or Sovereignty and of what we owe to Him as stewards. The difference of approval and condemnation given to Cain and Abel partly came from the difference in spirit and partly from the nature of the offering. Let us not get the Cain spirit of mathematical exactness.

Men have foolishly contended over the Hebrew and Christian obligations as to tithing. Some say it is exclusively Hebrew and legalistic; others say it is a universal obligation dating back to creation like the Sabbath, reaffirmed in the Mosaic law, approved and spiritualized by Jesus; taught by the Apostles and practised for centuries in the Christian Church. In all our study of the subject

we should remember that tithing is only an expression of stewardship and that life and all it includes is a trust to be administered by a faithful steward.

The principal problem is to distinguish the essential and permanent element throughout all ages in God's patient process of educating man in the recognition of God's right to his life-service in the use of "personality, powers and possessions."

The period from Creation to Moses might be called **Universal**. Centuries before Moses or even Abraham the custom obtained of dedicating a tenth as an acknowledgment of God's right of ownership, in such countries as Egypt, Assyria, Chaldea, Babylonia, India and China. In the **patriarchal period** Abraham carried the custom over from Chaldea and paid tithes to Melchizedek "priest of God most High, possessor of heaven and earth." See Gen. 14: 18, 19. The cuneiform tablets of Tel El Amana confirm the truth of this suggestive story. Melchizedek is declared by the writer of Hebrews to be typical of Christ our divine High Priest, who claims not only our substance, but ourselves for His purposes in saving the world.

In the **Mosaic or Hebrew** period we are in the atmosphere of authority and regulations. Read carefully the many passages where the commands of the ceremonial law are recorded, and we will learn that under the Hebrew national system every man was required to pay one-tenth annually for the support of the Levitical service—(See Num. 18: 21-24)—and one-tenth annually for the maintenance of the three great Temple Feasts. Some add to this one-tenth every third year for the National Poor Fund (see Deut. 14: 28, 29).

Besides there were the many free-will offerings and the requirements of the Jubilee year. It is clear that not less than two tithes or a fifth was required of each adult male Jew. Of course, it should be remembered when this

law was given that these were national as well as religious taxes. But in a theocracy the machinery of government was very simple and the tithes were mainly for religious uses at least till the time of the Kings. Only adult males were called upon to obey the law of tithing.

While it is true as Paul said, "These things were our example" (1 Cor. 10: 6), yet we belong to a nobler dispensation with higher reasons for supreme devotion, and should get beyond Jewish standards.

In the **New Testament period** there is a different atmosphere. The tithe is mentioned only three times; it gives place to the claim often presented by Christ and His apostles that all we have and are should come under the consecrating control and Lordship of Christ. Our Lord thus tested the rich young man and laid down the same test for all his disciples, see Luke 14: 33. The sacrifice of all was common in the early Church. Paul tested the Hebrew and Gentile converts in the churches he formed by the ancient principle—"Every man shall give as he is able." (See Deut. 16: 17; 1 Cor. 16: 2.)

This history of stewardship is the story of God's patient teaching and leading of His children of all ages and races, up the path of conquest over innate selfishness to the high plane of partnership with Him in giving and serving for the good of men.

Christian stewardship rests on the custom and law of olden time, the new view taught by Christ, the great law of love and service, the imperative call of a great world task and the need of our own nature to find its noblest expression.

PRACTICE.

These timely principles of stewardship are most needed now and must be adopted and applied in daily life in order that blessings may result to individuals and the world at large. James in his Epistle insists that we show

our faith by our works, that we must be "doers of the word" and not "hearers only," for it is the "doer" (not the hearer) that "shall be blessed in his doing." Jas. 1: 25.

The promise of Jesus holds good to-day: "If any man willeth to do His will, he shall know of the teaching whether it be of God." John 7: 17, R.V. We should study the teaching wherever it is set forth with an open and willing mind, and "follow the gleam" of the truth wherever it may lead.

First let us acknowledge and accept God as our Sovereign Owner and Lord, acknowledge and article ourselves to Him as His stewards, working in happy and continual partnership with Him, endeavoring to be in all things—life, time, talents and possessions—honest and faithful till the verdict of "well done" and larger service comes.

We should make the venture, trust God to keep His word, and test its truthfulness by obedience. It may be as great a venture of faith as that of a young student who tells his story thus: "When I decided to give a tenth, I had absolutely no income; and one-tenth of nothing is just about the size of a cipher. But the next Sunday I was invited to preach for the first time, and was paid \$12. After deducting the cost of my journey I took out a tenth and put it aside as the Lord's money. From that day I have always had money to give. At times, my wife heartily concurring, we have found it possible to give as much as one-fifth, and no other money has brought such satisfaction as that."

The first enrolment of the Methodist National Campaign in the League of Christian Stewards came from the School for the Deaf, Belleville.

The first day after a ten-year-old girl signed her stewardship card she received the unexpected present of \$25. She made good and \$2.50 was set aside.

Stratford reported a layman who found religion in giving, and has set up the family altar since signing the subscription card.

One of the most striking instances of this or any Campaign occurred in the dry area of Saskatchewan. When Rev. Hugh Nixon went to his new circuit he faced a discouraged condition—a complete failure of crops had followed two partial failures. When he held his first quarterly board meeting the members were somewhat discouraged, so much so that they hesitated to make the necessary appropriation for salary as there was an overdraft of \$125. He had left a salary of \$1,800. After some discussion he proposed the adoption of a new system of finance. He told them he was willing to share their lot with them whatever it was. He said, "If you are ready to do what I am ready to do, that is, if you sixteen members of the Board are ready here to-night to sign a tithing card, then that \$125 overdraft will be paid at the bank first, then the running expenses of the local Church will be deducted from the weekly offerings and I will live each month on what is left in the bank. We shall test out God on this in the hardest year of the country's history." The proposed plan was adopted by the board and each member signed a tithing card. For a while preacher and people had some hard experiences, but they trusted God and kept their word. Stewardship literature was circulated and read. The overdraft was wiped out and the pastor was paid, the basement of a new church was built and paid for. As there were no crops and little money the pastor collected from each farmer and rancher enough horses to make up a carload, took them to Grenfell and sold them, raising \$2,000 for the Forward Movement.

Stewardship must be taught and practised **in the home**. Childhood is the best time and home the best place to learn the lesson and adopt the practice of Christian Stewardship. Fathers and mothers should not become

monopolists of any part of religion for the family, the praying or the paying.

Some fathers have been wise enough to treat the whole family as a co-operative society, dividing amongst the members the duties and the receipts and leading all in the happy, hearty and honest exercise of stewardship. We have known families where selfishness and luxury have been the dominating spirit, and children have grown up to be of little real service to community, Church or country. There have been families where, for two or three generations, the prevailing spirit and ideals of life have been character and service. May their members increase, for they are the saving salt of the nation and the world. The contagion of example and the germs of truth will spread from family to family, from individual to individual throughout the Church and community till all be leavened.

Read over and copy these experiences of practical Stewards:

A lad of fourteen, having noticed that some people grow broader as they grow older, while others grow narrower, went to his pastor for an explanation. He was assured that he could have the secret, if he was willing to pay the price; it was simply this, that those who honor the Lord with the first-fruits of all their increase are consequently enlarged every way according to God's promise. The lad, earning at that time four dollars a week and paying two dollars board to his widowed mother, determined to dedicate a tenth to the Lord. It was a severe test to put aside forty cents out of four dollars. But he did it, and after adhering to the policy for more than half a century, he rejoices in the privilege of having dispensed some \$60,000. His benefactions helped to educate twenty-five young men for useful service in the ministry and other professions and in business, among the number a college president. In the case

of one who was a cripple he expended \$4,000, putting him on a footing of self-support. Most of the money which he has given to help individuals has come back in time and been re-invested in other lives. Each man he has helped has been enlisted to give proportionately. All the while he has identified himself personally with good works of all sorts.

"Do you know how I get my greatest satisfaction in life now?" said the engineer of a railway "flier." "I get it out of being the Lord's treasurer. Before I was converted I used, the first thing, to take out of my pay envelope enough to cover my booze bill. Now, as soon as I step off the pay-car, I put a fixed proportion of my wages in a separate pocket, to be given away. Then, when I get back into my cab, I feel a new sense of partnership—that of the Lord's treasurer instead of only a locomotive engineer."

A young woman, working as a stenographer in an office whose manager was a constant advocate of proportionate giving, was led to begin the practice by setting apart a tenth. After a while she was surprised to see how much money she had available for giving. While realizing new joy in helping here and there as never before, she found there was a steadily increasing balance in the sacred fund. Becoming more and more interested in foreign missions, she decided to contribute to the support of a specific object abroad. But not being able by herself to underwrite any considerable sum, she sought to get others to unite with her. One after another girls working in adjoining offices, all of them on small salaries, commenced to proportion their incomes, and joined together to support a missionary representative in Latin America. Now there are twenty-three self-supporting girls in that circle in North America who are multiplying their own lives and blessing the lives of many others in

South America by their partnership with the Son of God in extending His Kingdom.

In a group of mail operatives in Paterson, New Jersey, the question was being discussed as to whether it were possible for men on so low a wage as twelve to fifteen dollars a week to lay aside as much as a tenth for the work of the Kingdom. A teamster, who now recognizes that "God is the owner of All," rose and said: "Yes, it is possible. When a man realizes that all that he is and has belongs to God, and begins to keep account of his money, he soon learns that he can save and give what he formerly spent on drink. I want to give this twenty-five dollars to the Lord's work." His pastor was astonished, for it was this same awakened steward who, three weeks before, had given twenty-five dollars toward the purchasing of a new pipe organ for the church.

In connection with a "sacrificial offering" recently made by a church which is not large or wealthy, in addition to a good contribution in cash and pledges, there were laid on the plates a dozen watches, twenty-one gold rings and many other valuable pieces of jewelry which members had found to be "wasteful keeping" in these days of needful giving. In the offering of another church a lady's modern gold ring was found, though there had been no suggestion of making gifts such as this.

One who is now the manager of a telephone company started out in life by giving one-tenth of all income. After awhile, he assumed an obligation for the support of a missionary as his personal substitute on a foreign field. At the same time he covenanted with the Lord to increase his giving on a graduated scale: one-seventh on reaching \$5 a day; one-fifth on reaching \$10 a day, and so on, steadily advancing.

Mr. Nathanael Ripley Cobb, an exemplary young merchant connected with the Baptist Church in Boston, at the

age of twenty-three drew up and subscribed to the following covenant:—

“By the grace of God, I will never be worth more than \$50,000.

“By the grace of God, I will give one-fourth of the net profits of my business to charitable and religious uses.

“If I am ever worth \$20,000 I will give one-half of my net profits; and if I am ever worth \$30,000, I will give three-fourths; and the whole after \$50,000. So help me God, or give to a more faithful steward, and set me aside.”

Men are responding to the call for stewardship. “Ye are not your own” has been recognized in the life of the nations. The allies heard it and leaped into the struggle for the world’s freedom. Under this call millions gave their service and lives for the welfare of humanity and millions more at home heard the same call to conserve and distribute their resources and personal service. We do well to contrast our sacrifices and service for a greater cause with the brave and cheerful endurance of hardship and sacrifice to the full limit of life itself by soldiers and home folks in war.

REVIEW.

1. What is man’s position in the world under God?
2. Describe the teaching of the different ages of history as to tithing.
3. What is the teaching of the New Testament period?
4. What are the first two steps to take in Stewardship?
5. Give some striking instances.
6. Where should it begin?
7. Tell the experiences of those who have practised it.
8. What effect should the war have upon us in this respect?

"The thought of Christian Stewardship rests back on three great ideas: **A world in the making, a working God with a gracious purpose and human life as fellowship with God in service.**"

"The phrase **the Kingdom of God** holds up before us the vision of a world in which the will of God shall be done in all this life, a world in which the rule of love and righteousness and peace shall bring man to his goal."

"**The Kingdom of God**, that is the name for the goal of God for man, and that means nothing less than a new world. It is the inspiration of Christian Stewardship that we are joined with God for such an end; and the Christian Steward dare not set any goal short of this."—Rall.

VII.

PARTNERSHIP

Lesson Text—Matt. 25: 14-30; Luke 16: 14-31; 19: 11-27; 1 Peter 4: 10; 1 Cor. 3: 9.

Partnership is larger than Stewardship. The latter has too often been associated mainly with money raising. We must get away from the legal narrowness of mechanical tithing and realize the greater idea of partnership with God in all His plans and devote to Him our "personality, powers and possessions."

The stewardship of money and things is a large part of our working partnership with God. Life with its varied uses of time and talents is the largest and most important part of our stewardship. These cannot be counted in terms of money. Yet we must always remember that life issues may turn on the way we use "things," such as property and money. Many of Christ's parables teach us this lesson, especially the one about Dives and Lazarus. Here is the teaching of the parable as set forth by a recent writer:

The interpretation of the story takes color from the occasion which called it forth (v. 14). Our Lord had been telling the story of the Unrighteous Steward, and the Pharisees had scouted it, scoffing openly at his conclusion, that men must make their choice between giving their allegiance to God or to gold. Then the Master boldly takes up the gauntlet and proceeds to sweep away the grounds of their self-justification. His aim is to make a sharp antithesis between that which is "exalted among men" and that which is "an abomination in the sight of God" (v. 15). He chooses two men who embody these

opposite conditions—the one an exalted personage, the other a man utterly despised.

In His own time our Lord could find the actual counterpart of each. One of these He refers to by name in verse 16—John the Baptist; the other He suggests by the allusion, in verse 18, which at first sight might seem to have been accidentally misplaced. Who but the adulterous king whom John had fearlessly rebuked could have been in our Lord's mind in making such a reference in this particular connection, immediately after mentioning John and before drawing the pen portrait of Lazarus? (If He did not have these two men actually in mind, they will certainly serve most strikingly to illustrate the two types described in the story.) Herod Antipas, rich, self-indulgent, heartless, had reduced John the Baptist to beggary, having cast him into a loathsome dungeon in the castle of Machærus, at the "gate" of Herod's magnificent palace in Perea.

Had a journal been kept of Herod Antipas and John the Baptist those days, it would have furnished material to fill in the meagre outlines of scene one of the parable of Dives and Lazarus. The facts of the case, as affecting both men, bear out the teaching that stewardship is a school of life, in which men are disciplined.

The emphasis is not to be laid on the contrast of rich and poor. It is not the possession of riches but the abuse of the power which riches bring, that calls for condemnation and solemn warning. One of these men converts all that he has into externals, expends everything upon himself and disregards the rights of all the rest of mankind. The other, living the simple life at its simplest, feeding upon locust and wild honey, Mark 1: 6, clad in the coarsest garments, Mark 1: 6, and with but one coat to his back, Mark 1: 11, gives himself with utter abandon to the service of society, lifting his voice against evil-doers alike in high places and low.

What fixed the gulf between these two on earth?

When that is once made clear, the contrast of scene two in the parable becomes plain enough.

Can you not find abundant material here to show the part which temporal things perform in determining eternal effects in character?

God wants us as "fellow workers"—active partners in His whole plans for this world. It is His world, alienated by evil but on its way to become the "City of God." It should be our highest aim to learn His purposes, plans and programme for the world and then to take our part as earnestly and completely as we can. It may be as a missionary in foreign lands, it may be as a preacher of the Gospel at home, or it may be as a useful citizen of our own land translating Christ's spirit and teaching into the terms of daily life while helping all we can to establish His Kingdom in the uttermost parts of the earth.

The most important thing in life is to realize our partnership with God. Nature all about us is working on this plan. Dr Lyman Abbott has given us this beautiful parable:

"I pluck an acorn from the green sward and hold it to my ear, and this is what it says to me: 'By and by the birds will come and nest in me. By and by I will furnish shade for the cattle. By and by I will go to build a strong house where men shall find shelter from the storm. By and by I will be the strong ribs of a vessel and the tempest will beat against me in vain while I carry my precious load across the Atlantic.'

"'O, foolish little acorn, wilt thou be all this?' I ask, and the acorn answers—'Yes, God and I.'"

This parable is actual history throughout the whole realm of nature and the universe of God.

What an ideal world it would be if all men intelligently and gladly joined in a **working partnership with God**. The farmer would then say: "I am one of God's fellow workers. He supplies the soil, sun, snow, rain and other

supplies of nourishment. I am working in partnership with Him to serve others, and I will gladly pay to Him His due."

The laborer would say: "I take God's raw materials, use His great natural forces in producing manufactured articles for the general good. My job is a big job, for I am in partnership with God and serving my fellow men."

The doctor would say: "I am working in partnership with the great Source of Life and helping to correct the disorders of men by using the great healing forces of nature."

What dignity, delight and devotion this would give to every calling in life and what higher and larger success it would bring in all the work of life!

Paul is right—"We are God's fellow-workers." 1 Cor. 3: 9, R.V.

How should this partnership be recognized?

Most of the parables of Jesus imply God's ownership and urge our co-operating partnership. Study the parables of the laborers in the vineyard, Matt. 20: 1-16; the pounds, Luke 19: 11-27; the two sons, Matt. 21: 28-32; the wicked husbandmen, Matt. 21: 33-44; man taking a far journey, Mark 13: 34-37; the talents, Matt. 25: 14-30; especially the last two.

We must first make acknowledgment that God is the principal partner in all our life affairs, or really the absolute Owner of all and that we are His agents acting under His direction and in His interests in all things. This acknowledgment should be sincere and complete in our **inner life**. It is called for on the basis of His creation-claim, Providential care and Redemption-right. Becoming a Christian does not create this three-fold claim, but is an honest recognition of it. This acknowledgement must next find some **outward expression**—the sign manual of the personal partnership. Our life-business should not be conducted in the name of "Self and Co." but under the private and public form of

"My Partner and Co." God should not in any sense be a silent partner, but be given the most prominent place, consulted as to all plans and principles, deferred to for direction in all expenditures and investments, honored by recognition of His part in our successes and receiving His just proportion of all income. He trusts us absolutely in His apparent absence to administer our trust and discharge the duties of partnership. He is "as a man taking a far journey, who left his house, and gave authority to his servants and to every man his work." See Mark 13: 34-37. Plainer still is the teaching of the parable of the talents in Matt. 25: 14-30, the "man travelling into a far country, called his own servants and delivered unto them his goods," "to every man according to his several ability." The talents, whether five or two or one, were entrusted to them for wise use in faithfulness of service according to ability and opportunity. The service is not merely in "Christian work" so called, but in everything we do. "After a long time the lord of those servants cometh and reckoneth with them." Taken with the other parable of the pounds we learn that the recognition and reward of the lord is not so much for success as for faithfulness. The reward mainly is multiplied power and opportunity of service in a larger sphere.

In pursuance of this idea of partnership, let us study the right view and practice as to Income and Accounting, Spending and Saving, and finally and most important, Giving.

REVIEW.

1. Wherein is Partnership more than Stewardship?
2. Tell the story of Dives and Lazarus with modern applications.
3. What is the teaching of nature as to partnership with God?
4. What should it mean in the life of a farmer, a laborer, a doctor, and our life?
5. What parables of Christ give this teaching?
6. What does the acknowledgment of such partnership mean?

"Oh, what a shame that what was no great matter among the Jews should be pretended to be such among Christians! If there were danger in their omitting tithes, how much greater must the danger be now."—Chrysostom.

"To constitute a moral obligation it is not necessary that we have a positive command. Probable evidence is binding as well as demonstrative evidence; nay, it constitutes the greatest portion of the subject matter of duty."—Gladstone.

"The strongest passage in the Bible in the enforcement of the tithe does not say anything directly about tithing at all. But it states a principle which applies to all the laws of God. The principle is stated in the following language, "For the law of the spirit of life in Christ Jesus made me free from the law of sin and death. For what the law could not do, in that it was weak through the flesh, God sending His own Son in the likeness of sinful flesh, and as an offering for sin, condemned sin in the flesh; that the requirement of the law might be fulfilled in us who walk not after the flesh, but after the spirit." (Rom. 8: 2-4.)—J. Campbell White

"I believe that on the day of judgment, more people will stand condemned for the way they used their money than for any other one thing."—Bishop Fowler.

VIII.

INCOME AND ACCOUNTING

Lesson Text—Rev. 20: 12; Luke 16: 2, 12; Matt. 22: 21.

It is impossible to discharge one's trust, whether it is looked upon as a stewardship or partnership, unless one keeps an accurate account.

First of all, the definite amount of income must be known and accurately set down. The net income is the total income less the cost of producing it. Then there should follow a detailed statement of disbursements for living—including food, clothing, household expenses, recreation, etc.; what is put away in saving, such as interest, insurance, building, etc.; and then what is devoted to Church and other benevolences. A careful contrast of what we spend on self with what we spend on the Church and charity might astonish us, showing perhaps as large a disproportion as five or ten to one.

What are we holding back? "Brought the prices of the things that were sold, and laid them at the apostles' feet" (Acts 4: 34, 35). A writer in *The British Weekly* says: "The measure of our liberality is not what we give, but what we retain. It is good to keep an account. It was thus, as he once told me, that one of the most generous of men, now gone to his reward had his heart and his purse opened. His lifelong fancy was a nice dog, and one evening early in his career, as he was looking over his cashbook, two entries caught his eye. First, 'To Foreign Missions, 2s. 6d.'; then, a little farther on, 'To prize poodle pup, £3 3s.'"

The challenge of such accounting comes as a shock to most people. It is too much trouble and too much

of a revelation for them. Few realize how character is affected by dealing conscientiously and accurately with their income and outgo. Such an exercise is likely to change the proportions of our spending, saving and giving.

The challenge of the Scripture is not only the challenge of the Judgment day when the books are opened, but the challenge of to-day—"Render the account of thy stewardship," Luke 12: 2; "Render unto Cæsar the things that are Cæsar's, and unto God the things that are God's," Matt. 22: 21; "Render all their dues," Rom. 13: 7.

The state has of late rather arbitrarily fixed the rate of our taxes and leaves no room for the exercise of free will. It taxes our income in a graduated way according to our ability.

God deals with us differently. He wants the generosity, gratitude and loyalty of love. He puts us on our honor to voluntarily become "faithful" stewards of all we have and are. What would the Master find if He came and looked over our accounts as they actually are, kept or unkept? Would we throw open our books and life as Zacchæus did to those searching eyes of Jesus? Surely it is a "book of life," where a man does honest bookkeeping of his income and outlay.

So important is the practice that children should be taught in such a way that it will mean the development of character as well as the acquiring of capital. Our General Superintendent, when asked as to his experience of tithing, said: "I am glad to say that the practice dates so far back in my life that I cannot remember its beginning. In my home I have my childhood account books in which I entered my income and every little expenditure that I made, principally for the purpose of being sure that one-tenth of my receipts was being devoted to God. During my ministry I have followed the same course, but I have seldom found it easy to keep within the tithe limit. I propose to continue the practice to the end, not

because I can trace any particular financial advantages from it, but because I rejoice in it, and it would be out of joint with my religious life if I did not pursue it."

One thing is sure, as habits of accuracy and generosity are formed, giving will increase and exercise control over the other parts of expenditure and even over income. It is a "separated portion" but also a leavening portion. Our stewardship is over the nine-tenths as well as the one-tenth, what we keep and use as well as what we give. Mr. D. M. McConaughy says: "A friend who has for years done business in partnership with the King told me that he had long kept a separate bank account under the name of 'The Nazareth Company.'" "You know," he added, "My Partner did business in Nazareth when He was down here, making yokes and plows and furniture and other things of a kind that would bring good prices. So I like to draw checks for Him under the firm name now. It makes it all very real and near."

A well-known candy manufacturer, who built up a big business, began in early life to give away a tenth, later he increased his giving to a fifth, then to a fourth, and at length to half of all his income, along with which he gave himself unsparingly in personal service. Those who received checks from him found "M.P. a/c." written on the face of them, these letters standing for "My Partner." When those near him expressed surprise, as they sometimes did, at the large amounts thus given, he replied: "That's not to my credit; the money is my Partner's; I only give it for Him."

William Ewart Gladstone carefully kept an account of his giving, and this showed that his gifts to good causes aggregated fully half a million dollars. In a letter which he wrote to one of his sons at Oxford University, he offered the following suggestions as to the use of money:

"In regard to money, there is a great advantage in

its methodical use. Especially is it wise to dedicate a certain portion of our means to purposes of charity and religion, and this is more easily begun in youth than in after life. The greatest advantage of making a little fund of this kind is, that when we are asked to give, competition is not between self on the one hand and any charity on the other, but between the different purposes of religion and charity with one another, among which we ought to make the most careful choice. It is desirable that the tenth of our means be dedicated to God, and it tends to bring a blessing on the rest. No one can tell the richness of the blessings that come to those who thus honor the Lord with their substance."

Have the class or group search for similar illustrations other than that of this lesson, such, for example, as in that of the Foolish Farmer in Luke. In that he proposed to "bestow all" his fruit, his grain, his goods (Luke 12: 18), you find the clear evidence that the saving compartment overbalanced the rest. Our Lord summed up his folly in the word, "So is he that layeth up treasure for himself" (ch. 12: 21). Draw out the thought of the class or group by well-considered questions.

When once you have shown the necessity of the several compartments of income, then it follows inevitably that an account be kept. Otherwise how is it possible to determine a proportion in our giving.

REVIEW.

1. Why is accounting necessary?
2. What effect will it have on ourselves?
3. What is the difference between the requirements of the state and God?
4. Why is it good to begin in childhood?
5. What effect will it have on our use of money?
6. Give instances of the right use of accounting.
7. Give some Scripture illustration and teaching.

THE CHRIST

WE WILL NOT

SHARE

WE MAY NOT

KEEP

LOVE NEVER ASKS

HOW MUCH

MUST I DO

BUT HOW MUCH

CAN I DO

"What a young man earns in the day goes into his pocket; but what he spends in the evening goes into his character."—Dr. Theodore L. Cuyler.

"The only justification for large wealth in the hands of the few is its use for service to society. It need not necessarily all be given away, but it must be used generously. If fairly won by work and care, its very accumulation, giving fair and honest employment to others, should be regarded as a reward for a service to society, and so be regulated by a high ideal. The Christian's wealth is held only as a trust, a means of service to others, and like all the work given us to do and the trust given us to keep, it is a means, precarious indeed, as Jesus so unmistakably taught, but still, if wisely, humbly, thoughtfully employed, a means of character development."—Perkins.

IX.

SPENDING AND SAVING

Lesson Text—Psa. 39: 6; Matt. 6: 19-21; Luke 12: 18-21; Luke 15: 11-16.

Partnership means that we consult our partner about our business plans, expenditure, investments and enterprises. Everything passes in review before him and is done with his advice and approval. This happy co-operation forbids the foolish and wicked idea that so many have—"If I give God one-tenth or whatever proportion I think best of my money, I can do as I like with the rest." True partnership means that we do all—buying and selling, earning, spending, saving and giving, "to the glory of God."

Time, talent, money—all these are given us for right use.

There are two things that we should spend carefully—**time and money**. In one sense time is the most precious for we have it given to us once for all. We cannot store it up, and when once wasted we cannot bring it back.

It is a good exercise to make out a time-plan, say for a week or month. Put at the head of the plan your life-purpose—what you are going to make of yourself and do in the world. Put down the time you spend in sleep, eating, work, study, recreation, etc. Look it over often and see if you are giving the right proportion to the right things.

Money spending is another test of spirit and life. The way that money is earned often helps to control and guide its expenditure. When money does come into our hands we are responsible for our use of it—how much of it we will spend or save or give.

The portion to be given should be fixed first of all and living expenses should be regulated accordingly. Out of the balance, savings should be laid aside and our giving increased as God has prospered us. In the face of many temptations and the present mania for spending, we shall need the exercise of both wisdom and will-power to control spending and such exercise means the moulding of character. Dr. T. L. Cuyler used to say, "what a young man earns in the day goes into his pocket, but what he spends in the evening goes into his character." Here are some things for which we will spend money in their order of importance—necessities, education, recreation, comforts and luxuries. If we classify our expenditure for self, for self with others and for others, it will be a revelation of character.

Waste in any form and the purely selfish use of money is wrong and harmful. Two good exercises for young people would be first to make a list of prevalent instances of extravagant waste in the habits of people including themselves. Information on these lines can be had from leaflets printed by Temperance and Moral Reform organizations. Then go through the Book of Proverbs, examine chapters 1 to 10, noting the passages which relate to spending, and writing their meaning out in your own words; then repeat the process with chapters 11 to 20, and chapters 21 to 31 for the same purpose. These separate sections could be given out to different members of the class or group for private study and to report results.

Rev. William Arthur gave, years ago, this wise counsel: "Persons are not all bound to give away all their income, so as to admit of no increase of capital, or extension of property."

"Some say, 'Our duty as Christians is to give all,' but that is not correct. Our duty is not to give away all; but to employ all according to the will of God, and so as to be pleasing in His sight. It is our positive duty

not to give away all; but to spend suitable proportions of our income in supplying our wants and those of our families, as also in fulfilling any commercial or other calling for which property is needful."

During the war we were facing stern realities and most people spent little on selfish and foolish luxuries. A greater war is still on, Christ's Kingdom must be established upon the earth. We should put the Kingdom first—spending our time and money freely for it. Thus we will make ourselves nobler, the world better, and "lay up treasure in heaven."

Because this terrible world war caused the most awful wastage of men, money and materials ever known, the nations engaged have set themselves to learn the needed lesson of rigid economy. Habits of careful thrift and steady industry became general in all lines of life. Steadily increasing deposits have been made in banks, postal savings and building loan associations. This saving was specially needed and useful in food stuffs, fuel, clothing and all raw material. The wastage of mills was turned to some useful purpose and various articles of household waste were gathered, sorted and ingeniously turned into some of the necessities of life.

The call was heard everywhere to conserve resources, avoid luxuries and cut down as much as possible even the necessities. Even in the fighting areas, after the first two years of war, the soldiers were trained to avoid waste, and salvage the wreckage of war as much as possible. The Canadian Salvage Corps established a great reputation for its skill and success in this line. There are many other forms of wastage of raw material that might well be stopped as in the costly drink traffic and needless smoking.

The vast sums of money saved by the people in the warring nations enabled them to turn into philanthropic and national funds such enormous amounts as were never before contributed or loaned. This was largely due to

increased industry and exceptional saving. The great international duties of world-betterment in times of peace call for the same interest, industry and thrift. Having learned to save, we must not go back to wasting in selfish indulgence. The world's wealth must be developed and stored that it may be utilized to carry out Christ's programme for the redemption of all human life.

Early in life lessons of thrift should be learned in the most practical way. The wise "look ahead" will inspire forethought and careful preparation for the days that follow.

The first lesson to learn is that **wastefulness is weakness and thrift means strength of character**. It develops self-control and wins self-respect as well as the respect of others. Carnegie said: "Teach a youth economy and you have started him on the road to success." Sir Thos. Lipton said lately that true success is thrift as applied in saving; it creates independence, stirs energy and brings happiness and contentment.

Try the same exercise as suggested in the last lesson as to the teaching of the Book of Proverbs so as to learn its teaching on saving. Many of the parables of our Lord give wise suggestions and lessons on this subject. There is no encouragement in His teaching or in the Bible anywhere to lazy improvidence. He condemned the "slothful" and "unprofitable" servant and encouraged the multiplying of "talents." His warning to "take no thought" is rightly understood when it is rightly translated—"Be not anxious."

Rev. William Arthur makes these sensible comments: "Am I to be told that I break this latter command if I take thought for duties and responsibilities which do not press to-day, but will to-morrow? Without doing so, I cannot fulfill my duty to God, to my neighbor or to myself. The highest obligations which are laid upon me require thought and action, too, for the morrow. This runs through all the ways of Providence. Most of the

duties are for the morrow: for to-morrow the plower plows; for to-morrow the sower sows; for to-morrow the reaper reaps; for to-morrow the miller grinds; for to-morrow the weaver plies his loom. Did we put a stop to all labor which is for to-morrow, we should at once reduce the activity of the human race to a few of the most menial occupations. The call to take no thought for to-morrow is certainly not a call to neglect duties, and evade responsibilities, but a call to trust in Providence when the time only to trust has come. When I have done for to-morrow all that is laid at my door, then let me not encroach upon the province of Him who alone can rule the future and the contingent, by troubling myself with them. Let me simply do this day the work which is this day due; and, though long and impenetrable months may lie between me and its results, for that I must trust Him whom the sparrows trust, saying cheerfully, 'The Lord will provide.'"

Thrift is not a mistrusting of God's providence.

Most of all we must remember that saving degenerates into mean miserliness unless it is redeemed and exalted by a great purpose. Selfish saving dwarfs the soul and curses the world. We must save for service and to place what we save at the disposal of our Almighty Partner.

REVIEW.

1. What effect should partnership have on spending and saving?
2. How can we control the spending of time and money?
3. How can we conquer waste and how was it done in the war?
4. Describe some present forms of personal and public waste.
5. What is the value of thrift?
6. What is the teaching of the Bible as to saving and thrift?
7. How can saving be kept from becoming miserliness?

"Human nature cannot be trusted to carry out its generous impulses. If I should succeed in winding any of you up to the determination to do generous things you would run down again before next Sunday. That is what a solemn pledge to pay money to God amounts to—a ratchet to hold us up to the pitch we have reached."
—Gordon.

"We do not give to God a fraction of that we possess, but we loyally acknowledge God's sovereignty over the whole. Just now the Church has no bigger need than to have Christian men face this question."—Rall.

"There is no true alms which the hand can hold;
He gives nothing but worthless gold
Who gives from a sense of duty."

"Earn all you can; save all you can; give all you can."—Wesley.

X.

GIVING

Lesson Text—John 3: 16; Mark 12: 41-44; Luke 6: 38; Acts 20: 35; 2 Cor. 9: 7-15.

Giving draws out sympathy, generosity and helpfulness and is a necessary part of Godliness or God-likeness. To be a symmetrical and useful Christian we must develop this grace of liberality.

How shall we develop it; what standard and motive shall we set up?

Andrew Carnegie will be long remembered as a man who gave away many millions of money. Some years ago he wrote these words: "The day is not far distant when the man who dies leaving behind him millions of wealth which were free for him to administer during life, will pass away 'unwept, unhonored and unsung,' no matter to what use he leaves the dross he cannot take with him. Of such as these the public verdict will be 'the man who dies rich, dies disgraced.'" He tried nobly to carry out his own idea, but few have been inclined to give him credit for the noblest motive in his giving.

John Wesley put giving on a higher plane by his teaching and example. In one of his most noted sermons he made these three points: "Earn all you can; save all you can; give all you can." Then and since many people have been pleased with the strong emphasis he put on the first two points, but dislike his plain speech on the last point. By his example he put a noble purpose into all our earning and saving, for only when we make and save all we can to give all we can, does our work and spirit take on its true dignity and purpose. John Wesley practised nobly what he preached. Beginning with a salary

of £30 a year he gave £2. The second year he got £60, lived on £28 and gave away £32. When his income reached £130 he was living in the same simple way and giving away £92. When he died his inventory included his clothes, books, carriage and enough for a simple burial. He had given away during his busy lifetime over £24,000.

The greatest reason for giving is not in the words or example of any man. It is **God-like to give**. He is the great Giver. It is His nature to give. He has poured Himself out unceasingly in the riches of His power and grace as manifested in Creation, Providence and Redemption. He "so loved the world that He gave His only begotten Son." Paul's inference from this "unspeakable gift" is "He that spared not His own son, but delivered Him up for us all, how shall He not also with Him also freely give us all things?" (Rom. 8: 32). When we study giving let us remember "It is an attribute to God Himself," nay it is the essence of His nature and He longs to see His likeness reflected in our lives.

He does not need our gifts. "He hath riches untold," but with tender love and marvellous patience He waits and works to develop in us unselfishness and partnership with Him in working out His plans.

Always remember that stewardship is not a mere method of raising money, but it is one of God's ways of making men and carrying out His great programme for the world.

One of the best evidences of likeness to Christ who was "the express image of His person," is the practice of giving like God in measure and motive. This was one of the great tests in the early Church. It should be faithfully put before the Christians of to-day in right teaching and by the appeal of an Every-Person Canvass at least annually in every church and community.

There should be no room in true Christian giving for some of the false substitutes and lower motives prevalent

to-day. Real giving is not to gain merit before God or men, a kind of Protestant purchasing of indulgences; it is not done for the consideration of an equivalent that we may get back as in so much of our Church methods of raising money; it is not bequeathing in a legacy for that is not given but left behind because it could not be held any longer. It is not true giving till it goes beyond being a duty and becomes a joyous privilege, a glad partnership with God in His plans to redeem the world. One has defined it as "The unselfish outpouring of oneself in substance." When one has reached this experience there is no struggle to part with our money but joy in sharing it. It becomes a question of information and wise selection of the best and most needy purposes in which to invest self and money.

It must be first and foremost "the Kingdom"—the Church, local and general, as it serves the Kingdom, the dependent poor, philanthropic and community interests.

We must follow all our gifts with prayers and personal interest and deserve Paul's compliment to the Corinthians, "first they gave their own selves."

Some practical questions are bound to suggest themselves—how much shall I give? What principle, system and proportion shall I adopt?

It is well to have clear ideas on these questions.

There are certain terms much used in promoting Christian Stewardship that should be clearly defined.

TITHING.

The Century Dictionary, an impartial and competent authority, gives this definition—"A contribution or tax, either voluntary or enforced, of one-tenth of the quantity or of the value of the subject from or on account of which it is paid. The levying of tithes in kind on natural productions or the proceeds of industry was generally

practised in ancient times for both civil and ecclesiastical uses. It was established and definitely regulated for the support of religion among the Hebrews, and it was revived for the support of the Christian Church by a law of Charlemange about the beginning of the ninth century."

The patriarchs gave a tenth and the Jews gave in all at least one-fifth of their income for the maintenance of their religion. Christ said little about tithing, for it was well understood and generally practised. He reproved the Pharisees for neglecting "the weightier matters of the law" while they were careful about "tithing," and then said "these ought ye to have done and not to leave the other undone." Matt. 23: 23. He did not destroy the law of tithing but fulfilled it as He did the other laws, making them larger and deeper in their spiritual application.

The tithe then should be considered as a Christian privilege—an act of worship and an acknowledgment of God's ownership and the Lordship of Christ. It is the material acknowledgment of God's ownership and man's stewardship as it is the minimum measure of paying for Kingdom purposes—"Not a standard but a starting point." As a minimum "starting point" for systematic giving, we should remember that—

(1) It is the only percentage indicated in the Scriptures as an acknowledgment of stewardship.

(2) Jesus gives His sanction to the tithe and Paul bases his exhortation to proportionate giving upon the tenth proportion.

(3) Under the Gospel men may naturally be expected to do as much and more than the Jews did under the law, for only thus can Christians "abound" in the grace of giving.

(4) The spiritual blessings that have followed the acceptance of the tithe principle and proportion furnish a strong argument for its use.

SYSTEMATIC GIVING.

We all recognize the value of system in our own affairs and should readily apply it to our givings for God's cause. Paul's financial plan suggested to the Corinthian Church in 1 Cor. 16: 2, was periodic, personal, provident, proportionate and preventive. This is the essential business idea of the "Every-Person Canvass System." It aims to enlighten all our people systematically and persistently as to the work of the entire Church at home and abroad and to enlist them in a wise method of worshiping God by contributing systematically, prayer, service and money. Systematic giving leads on naturally to proportionate giving.

PROPORTIONATE GIVING.

System in giving is only a matter of method and not essentially a matter of principle. Giving must be practised not only on a methodical basis but also on the basis of a just proportion. That is why the **principle** (not the law) of the tithe is so useful both as a starting point and as a definite proportion. If the principle of the tithe is to be operative to-day it must be operative because of the broad moral considerations that underlie it. Proportionate giving is a working scheme by which we can make the principle of stewardship actual and living. It is not a hard and fast rule for all to give in the same proportion. It allows the largest liberty, leaving it to the intelligence and conscience of every one to give "as he has prospered." Most proportionate givers begin with a tenth. Those with larger means and incomes may start with a tenth, but should soon adopt a higher proportion which should increase as income increases. Each one should before God find out what should legitimately be spent on personal and family needs and then devote

all the rest to Kingdom purposes. This was John Wesley's way all through his converted ministry.

The progressive stages of proportionate giving taught by the Scriptures are as follows:—

1. It is the method approved in both Old and New Testament.
2. It worthily acknowledges God's ownership and our stewardship.
3. It is business-like and sensible.
4. It furnishes a safeguard against selfishness and covetousness.
5. It is the only way to secure adequate financial support for the Kingdom.

CHRISTIAN STEWARDSHIP.

A steward is "one who has charge of the household or estate of another." This is the essential idea of ordinary stewardship. If we want to know what Christian Stewardship is we must turn to Christ's life and teaching. He does not ignore the Old Testament, for He came to fulfil all righteousness and to utilize and spiritualize all former teaching as to God and duty. The basal idea of Christian stewardship is that God is the Sovereign Owner of all. A Christian steward is a person who acknowledges God as Sovereign Owner of all he is and possesses, accepts the management in trust for God of his life and possessions and faithfully administers them for the Kingdom of Christ. One form of acknowledgment of God's ownership and man's stewardship is the regular practice of systematic and proportionate giving.

PARTNERSHIP.

Partnership is defined as "a reciprocal agency and a community of profit and loss; a union of services or property or both in a business enterprise for mutual benefit."

The natural universe is an expression of partnership with the Creator. Human nature needs most of all to realize the meaning of this partnership by voluntary co-operation. Christ represents God the Creator and Father as continually working, and calls upon the sons of God to actualize their partnership with Him. The ideal world will come when all men realize in practice that they are "God's fellow workers." (1 Cor. 3: 9, R.V.).

Partnership is more than stewardship. It alone will fulfil Christ's idea of our relation to Him and the Father, for He wants not "servants" but "friends" and "fellow workers." He longs for the glad giving to Him of life, love and service by his intelligent creatures. Surely our first business should be to find out God's programme for the world and then find out and fill our part in it. This should be the attitude and action not only of ministers, missionaries and church workers, but of all true Christians. This idea would soon change the spirit of selfish gain to the spirit of Christian service and the call to life service would be heard and answered more quickly and naturally by many more people than now. The power of this idea of partnership is only realized when it passes through the three stages described by Dr. Calkins—apprehension, acknowledgment and administration. There are increasing numbers of men who have adopted this view of life.

Mr. David McConaughy tells the story of a manufacturer in England: "I once called to ask him to give for work in India. After hearing the facts he asked to be excused for a little. Withdrawing into an inner room, he laid the matter before the Chief Partner, then he waited for the wireless message which should guide his decision. When he came out and drew a generous cheque I could not but realize that I had discovered the secret of success of one of the greatest commercial concerns in Great Britain."

The supreme purpose of all stewardship of life and

possessions is for the establishment of the Kingdom of God. Some divide the separated portion into three parts: one-third for the current expenses of the local church; one-third for General Church Funds, and one-third for general Kingdom needs to be determined by each individual under God's direction.

It is always wisest and best to use your own church boards as channels of giving and service. Plan to help proportionately these church enterprises.

STEWARDSHIP OPPORTUNITIES.

Many people desire to know the best ways of expressing stewardship. We should constantly keep before us the needs of our own church as well as of the world. Follow this outline and enlarge it as your duty calls.

1. The Stewardship of Prayer.

Mission Boards, missionaries and mission fields;
Our Country—its people, government, homes,
schools and colleges; industrial, business and
social life;
The Christianizing of Canada and the world.
“Pray without ceasing.”

2. The Stewardship of Life.

A stewardship of nations, conscience, the gospel and human life.

Our church needs—

Candidate for the Ministry.

Missionaries for home and foreign fields—evangelists,
pastors, doctors, teachers, deaconesses, nurses,
builders, printers, etc.

Will you hear and obey the call?

3. The Stewardship of Money.

Missions—for the support and enlargement of missions in Japan, China and Canada.

Education—for assistance to probationers and colleges.

Sunday Schools and Young People's Societies—for the promotion of religious education and leadership of our young people.

Superannuation Fund. Needed a larger Endowment Fund for assisting in the support of superannuated ministers and widows and children of deceased ministers.

Evangelism and Social Service—for the promotion of evangelism and the principles of the gospel of Jesus throughout the Church and country.

Church and Parsonage Aid. Needed—a largely increased Loan Fund for aiding the erection of churches and parsonages and reduction of debts. Such money multiplies itself and its usefulness continuously.

“Thy Kingdom come, Thy will be done on earth as it is in heaven.”

REVIEW.

1. Compare the views and practice of Carnegie and Wesley as to giving.
2. What is the greatest reason for giving?
3. What is true giving?
4. What is tithing?
5. What is systematic giving?
6. What is proportionate giving?
7. What is Christian Stewardship?
8. What is Partnership in Giving?
9. Name and describe the Stewardship Opportunities.

"I know one man in an eastern city whose friends have seen his life grow each year richer and stronger, broader in sympathy, and larger in vision, because his giving has vision, because his giving has put him in touch with the noblest spirits and the greatest movements in his city, his country, and around the world. It has been an unsurpassed education. Shall not the revival for which we pray come in this way, not in big tabernacles and crowds and statistics, but in the larger life of this Spirit of Christ filling his church and his people."—Rall.

"Few things could happen so far-reaching and high-reaching in the life of the Church as the recruiting of an army of tithers who, declining to be Pharisees and refusing to be bound by any mere law, still use the tithe in giving to the work of God as a schoolmaster to lead them to Christ. Above such an army the windows of Heaven would not remain shut; and the assured blessing would come from God."—Hughes.

XI.

BLESSINGS OF STEWARDSHIP

Lesson Text—Deut. 4: 40; Psa. 112: 1-3; Isa. 1: 19; Prov. 3: 9, 10; Mal. 6: 7-12; Matt. 6: 33; Luke 6: 38; Luke 10: 25-37; 1 Tim. 4: 8.

The children of God in the childhood period of history received partial revelations of God, were given detailed rules of life and were stimulated in their obedience by abundant rewards in this life. These promised blessings came upon an obedient people. They are still the offered benediction for the spiritual Israel and all who trust and obey God. All should read and test the wonderful words of God included in the lesson text at the head of this lesson and accept the challenge of these great words, putting them to the test of personal experience.

A prominent Pennsylvania manufacturer tells that in his youth he heard a friend at a meeting-house near Philadelphia throw down a challenge which he declared he had made publicly hundreds of times without contradiction. This manufacturer, also a friend, took it up, and has continued to repeat it for a quarter of a century and more with the very same experience. It is this: that no one has ever failed to prosper in material things who has faithfully put to the test this word of God. "**Honor Jehovah with thy substance, and with the first-fruits of all thine increase;** so shall thy barns be filled with plenty, and thy vats shall overflow with new wine." (Prov. 3: 9, 10).

Can you cite any exception to the fulfilling of that promise? Are you yourself putting it to the test, and, if so, with what result?

Above all, we should ask God's blessing on what we do and it will result in larger plans and greater blessing.

Two Perthshire farmers, meeting on a market day, began to talk of the affairs of the Free Church. "What do you do about contributing to the Sustentation Fund?" asked E. D replied: "I keep note of the day on which the collector will call and have my contribution ready." "But is that all you do?" answered E. "Well, what more would you have me do?" asked D. "I also have the money ready to hand the collector; but when it is laid on the table, ready for his coming, I kneel down alone beside it and give thanks to God for the Church in which I and my family enjoy the privileges of the Word and sacraments. I never like to give it to the collector until I have first given it to the Lord," replied E.

Three months later the two friends met again and renewed the conversation. "I have tried your plan with the Sustentation Fund," said D. "And how did you get on?" asked E. "When I laid down the usual sum on the table," was the reply, "I knelt down alone as you advised; but I could not pray. I felt that I could not conscientiously ask God to accept a sum so small in proportion to my prosperity and my indebtedness to the Free Church. So I arose and doubled the sum. Then I prayed, and the Lord heard me. I gave twice as much as usual, with ten times sweeter satisfaction.

EXPERIENCES.

The best test and recommendation for any life principle is—how it works out in experience. Christian stewardship as a life principle is constantly proving its rightness and value in the experience of individuals, churches, and communities.

A Contractor. A tither of many years writes as follows:—

"We have been tithing for about twenty-seven years. I say we because my wife is fully as sincere about it as

myself, and after all these years we are satisfied that tithing is the best way to give. When we began to tithe I had a very small income, but it was not long before my income was increased without request. This was repeated several times.

"About ten years ago I went into business with a man who also believed in tithing, and we have been greatly blessed in our business. Each of us tithed the amount that we drew out of the business as a salary, and then at the end of the year we tithed the amount of the net profits, and I am thankful to say that it amounted to quite a nice sum this year.

"I feel that unless the people are willing to keep the commandment as stated in Malachi, third chapter and tenth verse, the Church will never get the spiritual uplift that it needs so much to-day."

A Prominent Merchant. "Nearly nineteen years ago I left my home at the age of sixteen to learn a trade. I was apprenticed by my father to a dry-goods firm. The salary was to be \$100 for the first year, \$130 for the second year and \$150 for the third year. Needless to say, there was not enough to supply board, to say nothing of clothing. I supplemented my income by running errands and other work after hours. After two years I was compelled to make a change as living was becoming more costly. I was fortunate in securing a position at \$2.50 a week and board. Just before making this change our pastor preached on stewardship as a Christian's duty. It so impressed me that from my first pay shortly after I set aside a tenth.

"Having learned the value of money, it was not hard to save a little, and about seven years later I built a home and was married. Shortly afterwards an opportunity presented itself to enter a business partnership. I always tithed any profits placed to my credit, and was able after two years to get my partner's consent to tithe the net

profits of the business. A few years later we formed a Joint Stock Company, and one of the by-laws provides for the setting aside of a tenth every year before dividends are declared. This amount is distributed during the year to missions and other church enterprises as well as to hospitals, orphanages, etc.

"Christ as a Partner, although only sharing a tenth of the profits, has been a guiding hand and wonderfully prospered us. Our constant aim has been to do all things, whether selling or buying, so that He would accept His share with the knowledge that it had been rightly acquired. Our business has grown wonderfully, and our hope is that we may soon be able to do even more than the tenth."

A Happy Church. At Rhodes Avenue Presbyterian Church the pastor said: "Joy has come to us since we have learned to be 'workers together with God.' As long as we insisted on working together according to human standards—buying and selling, entertaining and begging—there was no satisfactory results and there was no joy. Since we adopted the Biblical standard and became 'workers together with God'—worshipping Him with our all and bringing even our money to His church as an act of worship—we have learned to taste the sweetness of joy. We have freed our church from debt, we are giving five times as much for missions as four years ago, and we are happy because we are producing good work in co-partnership with God."

Japanese Methodists. The Japanese Methodists have given a wonderful example to us both in stewardship of money and personal evangelism.

Last year they set themselves the great task of making an offering of 600,000 yen for a great Forward Movement in Japan, and they went beyond their objective by 15,400 yen.

This year they have set before themselves the great and glorious task of doubling their membership.

Mr. Furuhashi, a clever architect, who constructed the Convention Tabernacle for the World's Sunday-school Convention and many other outstanding buildings in Tokio, has associated with him in some new enterprises Dr. Satow, a Doctor of Philosophy and a Professor in the Imperial University.

They together control the invention and manufacture of a new, non-fragile material called "ivor-lite," which will be specially useful in the making of beads of all colors, fountain pens, umbrella handles, etc.

They have drawn up a document signed by both of them, **dedicating one-tenth of all their earnings to be used for Christian work in Japan.**

It is impossible to estimate all the blessings that come to the loyal, loving steward. Let us make a list of some of them.

1. It does us good to have a system of some kind. Tithing is only a good starting point, but it puts giving on a definite, sensible, workable basis. We must preserve the right proportion in our giving as to income and objects. The principle and system adopted in reference to the money devoted to God's purposes will gradually pervade and sanctify all our income and expenditure.

2. Stewardship proves the reality of our religion. There are other tests, but this has been called the "Acid Test" for the pure gold of our Christianity. Some one has said: "Tell me the things you spend your money for, and I will tell you what kind of Christian you are."

3. It will conquer covetousness. This is the king sin of to-day—subtle and deadly in its nature. So many men make money, but spoil their manhood. They deserve the living epitaph of Butler: "Not dead but buried." Do we realize what the Bible's verdict is upon covetousness. It is "idolatry" (Col. 3: 5), putting money in the place of God. Read the stern words of condemnation and the

horrible company in which it is placed in such passages as Eph. 5: 3-5 and 1 Cor. 6: 9-11.

4. It will strengthen and develop character. Such a guiding principle in giving takes away all pride and supplants the lower motives, ennobling the giver. Some one has said, "The man who begins to tithe will have at least six genuine surprises. He will be surprised—

- (a) At the amount of money he has for the Lord's work,
- (b) At the deepening of his own spiritual life,
- (c) At his ease in meeting his own obligations with the nine-tenths,
- (d) At the ease of going on from the starting point of tithing to larger giving,
- (e) At the education this gives him in becoming a faithful and wise steward over the nine-tenths,
- (f) At himself for not adopting the plan sooner.

Giving as wealth increases is a safeguard to character. The gaining of wealth for pleasure or family glory often means the wrecking of lives. The one who gives by system and from the right motive will find his whole life and character strengthened. God's ownership and guidance is recognized in all his affairs. He grows in vision of duty and graces of spirit. Duty done means joy and more complete surrender. He is pleased to have the approval of his Lord, for "the Lord loveth a cheerful giver." Christian stewards are usually happy in their spirit and service and the contagion of gladness spreads to others.

5. It helps to more adequately meet the needs of God's cause. God is working to realize the creative ideal of the world and to build a new world "wherein dwelleth righteousness." That is the inspiration of all church work, social service and Christian missions. God is calling for us as "fellow-workers," and claiming the investment of life and substance in the Kingdom activities. Christ's programme of world redemption is held up and too slowly

being carried out because His followers are not in complete partnership with Him.

A world revival of stewardship would greatly hasten the progress of world evangelization. It was with this great consummation in view that Horace Bushnell uttered his prophetic words:—

“The money power, which is one of the most operative and grandest of all, is only beginning to be Christianized. What we are waiting for is the consecration of the vast money power of the world to the work and cause and kingdom of Jesus Christ; for that day when it comes will be the morning, so to speak, of the new creation. That tide wave in the money power can as little be resisted, when God brings it, as the tides of the sea; and, like these, also, it will flow across the world in a day.”

Mr Gladstone expressed his diagnosis and cure as follows:—

“I believe that the diffusion of the principle and practice of systematic beneficence will prove the moral specific of the age.”

REVIEW.

1. What were the rewards promised Israel for obedience?
2. What is God's challenge, and how has it been fulfilled?
3. How can we best secure the blessings of Stewardship?
4. Describe the five blessings.
5. What are the six surprises that come to a man who tithes?
6. What would be the effect of a world revival of tithing and stewardship of life?

"Of all the challenges contained in Scripture for the securing of overflowing spiritual blessing, none is so striking and unqualified as that which makes obedience to God in our use of money the condition of His favor (Malachi 3: 7-10)—and there are many individuals and congregations that have accepted this challenge, and through the obedience of faith have entered into the richest spiritual blessing of all their history."—White.

"The ministers of Christ have led the great revivals of the past, but we verily believe that the next great revival is going to come from the pew, led and sustained by a devoted ministry, in connection with the bringing in of our substance to God, in the tithes and offerings prescribed in His Word, and from God's safes will come freely the money which shall send the consecrated missionary to the waiting harvest fields."—Duncan.

XII.

EDUCATION AND ORGANIZATION

Lesson Text—Neh. 4: 6, 16-18; Mark 13: 34; Acts 2: 42-47; 1 Cor. 3: 9, 10; 12: 4-7.

Education and organization go hand in hand. We organize to educate and educate by organization.

I. ORGANIZATION.

The Pastor. The pastor is the key man. He should lead the church and community by personal example, prayer, frequent and clear-cut preaching and organization. A group of people will soon develop with convictions and joy in the practice of stewardship, seeking fellowship and willing to help in its promotion.

The sanction and co-operation of the Official Board and the leadership of a well chosen committee will be large factors in success.

The best lines of action should be the leadership of pastor in practice, prayer and pulpit; the co-operation of Church Boards, Campaign Committee, and all church organizations; persistent personal work, group study, and wide circulation of suitable literature.

The Plan. Get the right idea of the campaign. It is not primarily to raise money, but to lead Christians and the Church generally into active partnership with God, using time, talent and possessions for the purposes of the Kingdom. This idea should dominate and inspire the workers and plans.

Hints for Organization. The pastor and Campaign Committee should use all the organizations of the Church, plan for special Sundays, the wise use of literature, the

enrolling of Christian stewards and the forming of groups for fellowship and study.

The Home. Many Christian stewards learned their principles and practice in their homes. Parents and children should become interested and enlisted in the campaign.

The Congregation. The whole congregation should be reached by Sunday sermons, week evening talks and discussions, well chosen literature, personal letters and prepared visitors who are informed, enthusiastic and tactful.

The Sunday School. It will mean a great deal to get the superintendent, teachers, officers and scholars personally interested in the subject. Special Sunday programmes for the whole school or separate departments should be prepared. Outline suggestions for these can be had from the Department of Finance. Valuable results will be obtained if teachers lead their classes in the study of stewardship. Graded studies for seniors and juniors can be had from the Department of Finance.

All church organizations, such as Ladies' Aid, Woman's Missionary Society, Young People's Society, should be asked to conduct a campaign to enlist all their members.

Stewardship Groups. The call should be made at definite times after due preparation for the enrolment of Christian stewards. Encourage those who do not enroll to practise the principles. Organize all into groups with a leader and secretary for fellowship, study and active helping in the campaign. Plan for careful study of varied aspects of the subject. Have frequent testimonies of experience and much planning and prayer.

Literature. Literature is a powerful factor in any campaign. Get and spread the best books and leaflets that are full of fact, experience, argument and inspiration. Write the Department of Finance, Wesley Buildings, for lists of literature.

II. CO-OPERATION.

The Spirit. We must have the leadership of the Holy Spirit in the study of God's Word and for the following out of Christ's idea of life and stewardship.

The Minister. He is the key man in leadership, teaching and organization.

The Laity. The proved efficiency of lay leadership and co-operation in the Forward Movement gives promise of a more general revival of lay activity that will give even better service in evangelism and stewardship. Just two men can, if they will, revolutionize any church in the practice of Christian stewardship—one a live, devoted pastor who practises and preaches tithing and Christian stewardship—the other a layman of like mind and spirit. These two with God's blessing, by literature, education and organization can transform any congregation.

If this process were repeated in all our churches within a few years the inadequate incomes for the local and general work of our Church would be immensely increased, and better still, there would come to all our people a deeper sense of partnership with God and a more Christlike type of character.

III. FOLLOW-UP.

At the end of such a campaign only a good start has been made. It may take two or three years to get your Church committed to the principle and plan.

All classes of people, rich and poor, have a personal part in God's great plan for the world and should be patiently taught as to their partnership in it with their "persons, powers and possessions." Patiently follow up the plan outlined, specially making use of:—

Pulpit and pastoral education;

Campaign Committee leadership;

Group meetings and evening conferences;
Mid-week services;
Every Christian steward as a witness and worker;
Special speakers with experience;
Revival meeting tactics;
Literature of the best kind.

The church that is carefully, wisely, systematically educated in Christian stewardship will become a tithing church. Educating and leavening the mass is a big, slow process. It will pay preachers and churches to take the time, trouble and expense.

IV. WORTH-WHILE RESULTS.

The greatest work is to educate and organize the present generation and to prepare the next generation to carry out God's programme. Christ and the world are waiting to see what can be done by a generation of young Christians trained and consecrated from their youth to put first God's Kingdom and His righteousness. It is impossible to estimate the blessings that come to individuals, churches, and communities by the general adoption of Christian stewardship.

REVIEW.

1. What are the first steps in organization?
2. How can we best educate the home and congregation?
3. How can the Sunday school and other church organizations join in the plan?
4. Describe the work of Stewardship groups and the use of literature.
5. What are the forces that should co-operate?
6. How can the follow-up campaign be carried on?
7. Tell the results likely to follow such a campaign.

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